Employee Benefits Law
Breakfast Briefing
August 14, 2012
Registration Form

Register online at www.bsk.com
or complete and return the registration form below. Please RSVP 10 days prior to seminar.

Registration Fees (per person):
❒ Bond / Direct Retirement Solutions Clients: $25; ❒ All Other Invitees: $35

Registrant 1:

Full Name: ______________________________

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Organization: ______________________________

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Registrant 2:

Full Name: ______________________________

Title: ______________________________

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Register online at www.bsk.com
or complete and return the registration form to:

Ms. Toko Moyo
Bond, Schoeneck & King, PLLC,
One Lincoln Center, Syracuse, NY 13202
Fax: 315-218-8100 Questions: 1-800-339-8897
E-mail: tmoyo@bsk.com

Please make checks payable to Bond, Schoeneck & King, PLLC.

Refunds will only be made for cancellations received no fewer than 5 business days before event.

This seminar is intended for the invited guests of Bond, Schoeneck & King, PLLC and Direct Retirement Solutions, who reserve the right to deny admission to any applicant.

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Employee Benefits Law Breakfast Briefing

What Am I Supposed to Do With All These Fee Disclosures?!

Co-Sponsored by

Direct Retirement Solutions
Plan now. Retire once.

Who Should Attend

Financial officers, plan committee members and human resource managers with plan responsibilities

August 14, 2012

Albany Marriott
189 Wolf Road
Albany
800.228.9290

Agenda

8:00 a.m. - 8:30 a.m.

Registration and Continental Breakfast

8:30 a.m. - 9:30 a.m.

Program

What Am I Supposed to Do With All These $#! Fee Disclosures?!

- Service Provider Fee Disclosures:
  - o What are they?
  - o Who has to provide them?
  - o What should they include?
- Your Fiduciary Responsibility
- Brokerage Windows: DOL's Unexpected Decision About ERISA Coverage
- Participant Disclosures: The Next Step.

Speakers

Bond, Schoeneck & King, PLLC

Amelia M. Klein, Esq. As an employee benefits attorney, Amy assists employees of every size and structure (publicly held, privately held, not-for-profit, and public sector) answer their benefit questions and solve their compliance issues. She has particular expertise with health, welfare and flexible benefits (Section 125 Cafeteria) plans, including the Patient Protection and Affordable Care Act (PPACA).

In the retirement plan arena, Amy works with church retirement income plans, 401(k) and 403(b) plans, as well as traditional defined benefit plans and hybrid plans, such as cash balance and PEP arrangements. She also advises on stock-based compensation arrangements, such as stock option plans, stock purchase plans and ESOPS. In an era where improperly structured executive deferred compensation can lead to large 409A excise taxes, Amy's clients find value with her reviewing employment and severance agreements for unexpected non-qualified deferred compensation arrangements.

Amy is an adjunct professor at Albany Law School of Union University, and a Senior Editor and Columnist for the Journal of Pension Benefits. A frequent speaker on employee benefit issues, she is also the Chair of the Northeast Pension Liaison Group and the New York Employee Benefits Conference. Amy is listed in *The Best Lawyers in America*® 2012 and *New York Super Lawyers 2011*®. She is a graduate of the University at Albany, State University of New York (B.S., *cum laude*) and Fordham University School of Law (J.D.).

Direct Retirement Solutions

Tom Santa Barbara is the Managing Director and brought Direct Retirement Solutions to life in 2002 along with his longtime friend and business partner Jeff Bennett.

He believes there is no substitute for "boots on the ground" and he takes tremendous pride in developing strong personal relationships with all of the Direct Retirement Solutions stakeholders, especially clients and their employees. Tom's extensive travels gives him the opportunity to provide hands-on retirement plan consulting and to see with his own eyes what is working best and what needs more attention.

When Tom is not traveling he is usually spending time with the Direct Retirement Solutions team where his focus is almost singularly on service. Tom leads by example by continually challenging the team to find more effective ways to deliver the best service in the industry.

Tom has worked as an employee benefits, retirement plan and investment consultant for over 20 years. He has developed an expertise in custom designing cutting edge 401(k) Profit Sharing Plans for national and regional companies throughout the Northeast. Tom also has extensive experience designing benefit programs for large construction companies.

Jeff Bennett is an owner of Direct Retirement Solutions and is primarily responsible for firm operations as well as helping clients in all areas of retirement plans including compliance with ERISA fiduciary rules. He also has particular expertise in prevailing wage regulations that effect government contractors. Jeff has spent most of his career as a steward of plan participants retirement savings as well as a guidance counselor to help his clients make sound decisions.

He has worked as a retirement plan third-party administrator / recordkeeper, and as a Director of Human Resources for a large construction company. Jeff is a graduate of Binghamton University (Accounting) and Sage Grade School (MBA). Jeff is an active member in the American Society of Pension Professionals & Actuaries where he has earned the Qualified Plan Financial Consultant designation. He is also active with the Associated General Contractors of NYS (GBC).

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