Building Multi-Market Solutions for the New Retirement Era

SHARPEN YOUR EDGE℠

4TH ANNUAL

Retirement Forum

FRC proudly presents its ***4th Annual Retirement Forum*** to be held on Wednesday, June 18, 2008 at The Fairmont Copley Plaza in Boston.

Register today to join Conference Chair Luis Fleites, *Vice President, Director of Retirement Markets,* and Co-Chair Laura Varas, *Research Partner at FRC*, as they leverage FRC's proprietary retirement research to develop actionable recommendations for "Building Multi-Market Solutions for the New Retirement Era."

Additionally, Luis and Laura will lead innovative industry pioneers and thought-leaders from **Old Mutual**, **Barclays Global Investors**, **Charles Schwab**, **Federated Investors**, **Jefferson National**, **The Phoenix Companies**, **LPL**, **Merrill Lynch, Placemark Investments**, **TIAA-CREF**, **Convergent Retirement Plan Solutions**, **I-Pension, Wachovia**, and many more as they discuss today's key issues surrounding these themes:

- **Revitalizing Ideas for Institutional and Retail Retirement**
- **Inventions in Retirement Income Products: New Approaches to Guarantees and Predictability**
- **New Techniques for Winning Mindshare: Breaking Through the Clutter**

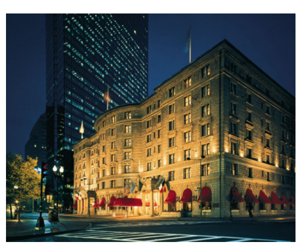
Seating is limited! Last year's conference was sold out with nearly 170 executives!

The Fairmont Copley Plaza

138 St. James Avenue—Boston, Massachusetts—(800) 441-1414

The Fairmont Copley Plaza has been a symbol of Boston's rich history and elegance since its gala opening in 1912. Its dedicated staff delivers incomparable hospitality, impeccable service and attention to detail to ensure your stay is perfect.

Rich with heritage, The Fairmont Copley Plaza epitomizes the culture and traditions of Boston. Steps away from historic Beacon Hill, the Freedom Trail, Copley Place, the boutiques of Newbury Street and the Hynes Convention Center, The Fairmont Copley Plaza is fully appointed for FRC's 4th Annual Retirement Forum with its award-winning dining in all its Renaissance splendor.



Hotel Reservations:

To reserve a hotel room at The Fairmont Copley Plaza in Boston, please contact the hotel reservations department at 800-441-1414 by ~~May 28, 2008~~ **(There is still space. Contact the hotel today!)** Be sure to mention **"Financial Research Corporation Event"** to receive the group rate of 369/$399 per night. For additional Boston area hotel accomodations, please contact us to request a list.

Distiguished Speakers

Randy Bullard, *Executive Vice President,* PLACEMARK INVESTMENTS, INC.

Bryan Burke, *Senior Vice President, Director of Retirement and Insurance,* FEDERATED INVESTORS

Joshua Dietch, *Managing Director,* CHATHAM PARTNERS

Luis Fleites, *Vice President, Director of Retirement Markets,* FINANCIAL RESEARCH CORPORATION

Matthew Grove, *Senior Vice President, Business Development,* JEFFERSON NATIONAL

Bob Hedges, *Managing Partner,* MERCATUS LLC

Chris Herman, *Vice President, Director of Retirement Solutions,* OLD MUTUAL

Tim Kohn, *Chief Defined Contribution Strategist,* BARCLAYS GLOBAL INVESTORS

Robert O'Neill, *Senior Vice President, Retirement,* CHARLES SCHWAB

Jane Mancini, *CEO,* I-PENSION

Joseph W. Mrozek, CRPS, *Director, National Sales Manager Corporate Market Retirement Plans,* MERRILL LYNCH

Christopher M. Moran, *Director, Asset Management, Product Management & Development,* RIVERSOURCE INVESTMENT, LLC

Ben Norquist, CPC, CISP, *President/CEO,* CONVERGENT RETIREMENT PLAN SOLUTIONS, LLC

Donna Peterson, *Senior Vice President, Product Development Manager,* WACHOVIA

Hans Schemmel, *Vice President, Retirement and AMA Products Consulting,* NATIONAL FINANCIAL a Fidelity Investments company

John F. Sharry, *Senior Vice President, Alternative Retirement Solutions,* THE PHOENIX COMPANIES

Laura Varas, Research Partner, FINANCIAL RESEARCH CORPORATION

Carolyn Vipond, *Senior Marketing Manager, Brand Strategy,* TIAA-CREF

Keynote Speaker

Lincoln Anderson
CIO/Chief Economist
LPL

Seating is Limited—Register Today! Call (888) 491-9788 or e-mail frcinfo@frcnet.com

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FRC
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4TH ANNUAL
Retirement Forum

CONFERENCE PROGRAM - June 18, 2008

7:30 AM REGISTRATION AND COFFEE

7:45 AM FRC WELCOME AND INTRODUCTION OF CONFERENCE CO-CHAIRS

Michael Evans, *President,* FRC

Revitalizing Ideas for Institutional and Retail Retirement

8:00 AM FRC PERSPECTIVE:
CURRENT TRENDS IN DC AND IRA ROLLOVERS

Luis Fleites, *Vice President, Director of Retirement Markets,* FRC
Laura Varas, Research Partner, FRC

8:30 AM DC PRODUCT DEVELOPMENT AND EVOLVING SPONSOR ROLES

- Evolving investment vehicle and asset class priorities
- Changing expectations for sponsor responsibilities
- Products that last a lifetime or until the next job change

Moderator
Luis Fleites, *Vice President, Director of Retirement Markets,* FRC

Speakers
Joshua Dietch, *Managing Director,* CHATHAM PARTNERS

Chris Herman, *Vice President, Director of Retirement Solutions,* OLD MUTUAL

Tim Kohn, *Chief Defined Contribution Strategist,* BARCLAYS GLOBAL INVESTORS

9:15 AM RETAIL RETIREMENT SOLUTIONS—IRAs AND BEYOND

- Strategies for capturing assets
- Effectively working with third-parties
- Best practices for engaging retail investors
- Product and process solutions for advice

Moderator
Laura Varas, *Research Partner,* FRC

Speakers
Robert O'Neill, *Senior Vice President, Retirement,* CHARLES SCHWAB

Christopher M. Moran, *Director, Asset Management, Product Management & Development,* RIVERSOURCE INVESTMENT, LLC

Donna Peterson, *Senior Vice President, Product Development Manager,* WACHOVIA

10:00 AM MORNING NETWORKING BREAK

Inventions in Retirement Income Products: New Approaches to Guarantees and Predictability

10:30 AM FRC PERSPECTIVE:
FUTURE DIRECTIONS IN PRODUCT SOLUTIONS

- Retirement income methodologies
- Shaping products
- Most influential product development trends

Luis Fleites, *Vice President, Director of Retirement Markets,* FRC

Laura Varas, Research Partner, FRC

11:00 AM RESTRUCTURING GUARANTEES

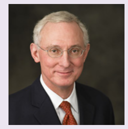
- Guarantees outside of annuities
- Re-inventing annuity pricing and processes

Moderator
Luis Fleites, *Vice President, Director of Retirement Markets,* FRC

Speakers
Matthew Grove, *Senior Vice President, Business Development,* JEFFERSON NATIONAL

John F. Sharry, *Senior Vice President, Alternative Retirement Solutions,* THE PHOENIX COMPANIES

11:45 AM KEYNOTE LUNCHEON



Lincoln Anderson, *CIO/Chief Economist,* LPL

FRC is proud to present Mr. Lincoln Anderson as the keynote for this year's luncheon. Mr. Anderson served President Reagan as Senior Staff Economist for the Council of Economic Advisors in the early 1980s. Working for the Cabinet on issues related to defense policy, budget and statistics, he also chaired the economic forecasting group for the White House. Formerly Mr. Anderson was a research economist for the Bureau of Economic Analysis, Associate Director of Bear Stearns & Co, in New York, and Director of Economic and Sector Research for Fidelity Investments. From the Reagan years to the present, Mr. Anderson has provided both the public and private sectors with in-depth research and guidance on the global economy, financial markets and guidance on asset allocation. He has been interviewed numerous times on Bloomberg and CNBC, published articles in the *Wall Street Journal*, and cited in newspapers and magazines nationwide. His perspectives on topics such as Fed policy, economic growth, inflation, financial markets, the dollar, commodities, and globalization have contributed to his credibility on the national stage and clarified the contribution research delivers to LPL Financial Advisors and their clients.

1:30 PM OFFERING PREDICTABILITY WITHOUT GUARANTEES

- Determining safe income levels
- Withdrawal strategies for different market segments
- "Return of Capital" views and applications

Moderator
Laura Varas, *Research Partner,* FRC

Speaker
Randy Bullard, *Executive Vice President,* PLACEMARK INVESTMENTS, INC.
Hans Schemmel, *Vice President, Retirement and AMA Products Consulting,* NATIONAL FINANCIAL a Fidelity Investments company.

2:15 PM AFTERNOON NETWORKING BREAK

Breaking Through the Clutter: New Techniques for Winning Mindshare

2:30 PM FRC PERSPECTIVE: MARKETING, SEGMENTATION, AND VALUE-ADDED PROGRAMS

Luis Fleites, *Vice President, Director of Retirement Markets,* FRC
Laura Varas, *Research Partner,* FRC

3:00 PM EMPOWERING ADVISORS IN THE RETIREMENT MARKET

- VAPs: Building a "niche"
- Innovative uses of technologies
- Staying relevant through training
- Building advisor loyalty

Moderator
Luis Fleites, *Vice President, Director of Retirement Markets,* FRC

Speakers
Bryan Burke, *Senior Vice President, Director of Retirement and Insurance,* FEDERATED INVESTORS

Joseph W. Mrozek, CRPS, *Director, National Sales Manager Corporate Market Retirement Plans,* MERRILL LYNCH

Ben Norquist, CPC, CISP, *President/CEO,* CONVERGENT RETIREMENT PLAN SOLUTIONS, LLC

3:45 PM EMBRACING CHANGE—DISRUPTIVE TRENDS

- Unconventional approaches to investment advice
- Trends in financial services venture capital
- Social networking financial services redefine interactions

Moderator
Laura Varas, *Research Partner,* FRC

Speakers
Bob Hedges, *Managing Partner,* MERCATUS LLC
Jane Mancini, *CEO,* I-PENSION
Carolyn Vipond, *Senior Marketing Manager, Brand Strategy,* TIAA-CREF

4:30 PM FRC SYNOPSIS AND CONCLUSIONS

Luis Fleites, *Vice President, Director of Retirement Markets,* FRC
Laura Varas, Research Partner, FRC

4:45 PM NETWORKING COCKTAIL RECEPTION
Sponsored By
Wealth Management Systems Inc.
WEALTH MANAGEMENT SYSTEMS INC.

Meet the Conference Chair and Co-Chair

Conference Chair:

Luis Fleites
Vice President, Director of Retirement Markets
Financial Research Corporation

Luis Fleites is Vice President, Director of Retirement Markets where he is responsible for leading FRC's research and consulting in both the retail and institutional retirement markets. This role includes the development of primary research, identifying and tracking industry best practices, analyzing and evaluating market developments, market sizing, and other client specific needs. Luis is also responsible for leveraging the extensive retirement research developed by FRC to assist clients in arriving at tactical and strategic business decisions through consulting engagements. He is also quoted often by the media and frequently invited to speak at industry conferences as well as client meetings to facilitate strategic planning sessions. Prior to working with FRC, Luis was a strategic consultant with Spring Consulting Group, LLC where he primarily focused on retirement markets. His responsibilities also included broader healthcare and employee benefits markets. Before joining Spring, Luis was a senior analyst with Cerulli Associates, responsible for the firm's retirement research. Luis began his career at State Street Bank and spent five years in various divisions of the bank. Luis graduated with a MBA from Boston University's School of Management, and he has a Bachelor of Arts degree in international relations from the College of William and Mary.

Conference Co-Chair:

Laura Varas
Research Partner
Financial Research Corporation

Laura Varas, an enthusiastic collaborator with FRC since 2004, is President of Mast Hill Consulting, which specializes in research and consulting to the financial services industry with an emphasis on retirement and investments. Practice areas include strategy consulting for product initiatives and marketing campaigns, research, white paper development, sales force education, meeting facilitation and vendor selection. She is frequently invited to speak on retirement or investment topics at industry conferences and private corporate events. In over fifteen years of experience in the U.S. and abroad, Laura has held leadership roles in Fidelity Investments' mutual fund, retirement and institutional businesses, as well as Citibank consumer banking distribution and strategic planning. Her expertise spans investments, retirement, brokerage and banking, through retail, institutional and advisor channels, to various customer groups. She honed her strategy and customer insight skills in earlier roles at Grey Advertising, Colgate-Palmolive, and in the strategy practice of Mercer Management Consulting. Laura holds a B.A. cum laude in economics from Yale University, and a Master of Management degree from the Kellogg School at Northwestern University.

About Financial Research Corporation (FRC)

Financial Research Corporation (FRC) provides the knowledge to build stronger relationships through product development and management, distribution solutions, and marketing strategies. For more than 20 years, our insightful research and consulting services have been assisting marketing, product development, and strategic planning professionals in the creation of innovative products and services. Based in Boston, FRC is at the forefront of assisting its clients to comprehend and respond to the rapid changes occurring in the manufacture and distribution of investment products. Our more than 200 clients include the world's leading asset managers and distributors. For more information, visit www.frcnet.com.

Important Information

FRC's 4th Annual Retirement Forum will be held on June 18, 2008 at The Farimont Copley Plaza in Boston, MA. To register, please complete the form on the back page and fax it to us at 617-557-0708.

Registration Fee:
The cost is $1,595 per attendee.

Team Discount:
To receive the team discount all six attendees must place their registrations at the same time. The team discount can not be issued retroactively. For more information on this policy, please contact Trisha Langlois at (617) 824-1204 or via e-mail Trisha.Langlois@frcnet.com.

Cancellation Policy:
We regret that no refunds will be made. Substitutions are allowed until June 16, 2008. Please send your substitution request request to Trisha.Langlois@frcnet.com.

Hotel Reservations:
To reserve a hotel room at The Fairmont Copley Plaza in Boston, please contact the hotel reservations department at 800-441-1414 by ~~May 28, 2008~~ **(There is still space. Contact the hotel today.)** Be sure to mention "Financial Research Corporation Event" to receive the group rate of 369/$399 per night. For additional Boston area hotel accomodations, please contact us to request a list.

Please Note:
Speakers and agenda are subject to change without notice. In the event of a speaker cancellation, every effort will be made to find a suitable replacement.

Who will attend?

- Presidents/CEOs/CFOs/COOs
- Strategic Planning Professionals
- Business Development Professionals
- Product Development Professionals
- National Sales Managers
- Marketing Research Managers
- Directors of Intermediary Distribution

Sponsorship, Exhibiting, and Advertising Opportunities

We can design a custom sponsorship package tailored to your marketing needs. For more information, please call Trisha Langlois at 617-824-1204 or e-mail Trisha.Langlois@frcnet.com.

FRC's 4th ANNUAL

Retirement Forum

Building Multi-Market Solutions for the New Retirement Era

June 18, 2008 ■ The Fairmont Copley Plaza — Boston, MA

REGISTRATION FORM

CODE: Prog (LC)

Attendee Information:

Name: ______________________________________

____

(Name for Badge)

Title: ______________________________________

Company: ______________________________________

Address: ______________________________________

City: ______________________________________

State: ___________________ ZIP: _______________

Phone: ______________________________________

Fax: ______________________________________

E-mail: ______________________________________

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The cost is $1,595 per attendee, or $7,500 for six attendees.

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Payment Information:

Choose one: ☐ **$1,595 per attendee** ☐ **$7,500 for six attendees**

By checking this box you have authorized FRC to make a one-time charge in the amount of ($1,595 for 1 attendee or $7,500 for six attendees) to the credit card indicated below, and by doing so are indicating you are an authorized user of this credit card.

Signature:______________________________________ **DATE:** ______________________

☐ **Visa** ☐ **MasterCard** ☐ **AMEX**

Credit Card Number: ______________________________________ Expiration Date:______________________

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PLEASE FAX YOUR REGISTRATION FORM TO: 617-557-0708

For more information please contact us at (888) 491-9788
or via e-mail at frcinfo@frcnet.com

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