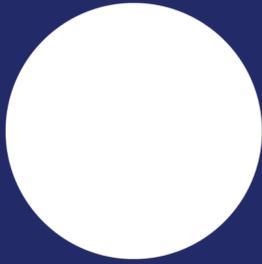


BACK TO THE FUTURE

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CONFERENCE AGENDA

Monday, June 3, 2019

12 to 1 pm	Registration Opens. <i>See how to win a Smart Luggage!</i>
12 to 1 pm	Lunch, Riverside Pavilion, sponsored by  CAPITAL GROUP® AMERICAN FUNDS®
1 to 1:30 pm	General Session/Conference Open — <i>Elizabeth Kaido, Conference Emcee</i> Welcome — <i>Paul Neveu, President, BPAS Plan Administration & Recordkeeping</i>
1:30 to 2:20 pm	Back to the Future — <i>Barry Kublin, CEO, BPAS</i> What's old may be new again. The mid-term elections and the electioneering for presidency have rekindled discussions on plan coverage, participation, and fiduciary issues, as well as the roles of the states and the federal government in our retirement plan system. We'll take a look at regulatory and legislative initiatives and discuss opportunities for advisors to deliver proactive solutions to stay ahead of the predictive mandates. Let's go back to the future.
2:20 to 2:35 pm	Break, sponsored by BlackRock.
2:35 to 3:25 pm	Current IRS/DOL Initiatives — <i>Brad Campbell, Partner, DrinkerBiddle</i> 1 hour of CE credit for AIF®, AIFA®, PPC®, CFP®, CIMA®, CPWA®, CIMC®, and RMA® We'll discuss the lay of the land in Washington, including the Trump Administration's regulatory and enforcement priorities affecting plan sponsors and new state initiatives that could alter the benefits landscape. Specific discussion topics include: <ul style="list-style-type: none"> • DOL regulatory agenda, including next steps following the demise of the Fiduciary Rule • DOL enforcement priorities for plan sponsors • ERISA litigation trends • SEC and State regulator advisor conduct initiatives • State-based workplace IRA programs and how they might affect you
3:25 to 3:35 pm	Break, sponsored by Federated.

BACK BY POPULAR DEMAND!

Breakouts	Room 1: Paul Revere	Room 2: William Dawes	Room 3: Thomas Paine
3:35 to 4:25 pm	<p>Defined Benefit (DB) Market Update 1 hour of CE credit for AIF®, AIFA®, PPC®, CFP®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p><i>Vince Spina, President, BPAS Actuarial & Pension Services, Jason Disco, Director of DB Sales, BPAS Actuarial & Pension Services and Greg Woods, SVP, BPAS Fiduciary Services</i></p> <p>Are you looking to separate your practice from the advisor down the street? We'll look at the different plans in the DB universe and show you how to become the advisor on plans between \$1M and \$100M.</p> <p>Investment advisory for DB plans can be tricky. Knowing what to look for is key. Is the plan active or frozen? Is it underfunded and using an actively managed strategy to target a rate of return? Is nearing termination making the sponsor look for a proper glide path or LDI strategy? The key to winning DB business is understanding the appropriate investment strategies to discuss and implement. We'll discuss these strategies and help prepare you to win DB plans.</p>	<p>Participant Education: How to Enhance Your Education Program and Include Financial Wellness</p> <p><i>Krystal Kirlis-Brochu, Sales Relationship Manager, BPAS Plan Administration & Recordkeeping and Melissa Varvarezis, Communication/Education Specialist, BPAS Fiduciary Services</i></p> <p>Today's Financial Intermediaries are challenged with meeting demands for custom education solutions and innovative ways to reach their broader audience.</p> <p>We'll provide you with inventive solutions to effectively engage retirement plan participants, meet the unique needs of your plan sponsors, and drive successful outcomes.</p>	<p>Gold Standard Plan Sponsor Review Meetings 1 hour of CE credit for AIF®, AIFA®, PPC®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p><i>Tom Sutton, Senior Employee Benefits Trust Officer, BPAS Fiduciary Services and Takisha Venable, Sales Relationship Manager, BPAS Plan Administration & Recordkeeping</i></p> <p>We'll explore the over-arching purpose of Plan Sponsor meetings. How often should you meet and what should you cover? We'll help arm you with key elements for a successful plan review including: investment review, plan demographics and design, compliance, participant education, benchmarking, and more. We'll also show you how BPAS can help you prepare with Investment Review Reports, Quarterly Plan Review Reports, Ad Hoc reports, and Plan Consultant input.</p> <p>You'll walk away with key strategies and tools to ensure client satisfaction and improved participant outcomes.</p>
4:25 to 4:35 pm	Break, sponsored by  PGIM		

CONFERENCE AGENDA



Monday, June 3, 2019

4:35 to 5:25 pm	<p>Health Meets Wealth: What Role Do Health Savings Accounts (HSAs) Play in Retirement Investing?—<i>Ryan Tiernan, National Accounts Manager, Capital Group/American Funds</i></p> <p>1 hour of CE credit for AIF®, AIFA®, PPC®, CFP®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p>Rising health care costs are critically affecting the way people save for retirement. To help participants save more for retirement, advisors need to know how to talk with clients about how health care costs can affect retirement readiness. One way to do that is to understand HSAs. This session is designed to help intermediaries better serve their clients by addressing participants' overall well-being and planning for retirement success. We'll focus on three key areas:</p> <ul style="list-style-type: none">• The impact of health care costs on retirement• The value of understanding HSAs• Considerations for HSA investments
5:25 to 6:15 pm	<p>Plan Sponsor Panel—<i>Moderator: Tom Sutton, Senior Employee Benefits Trust Officer, BPAS Fiduciary Services</i></p> <p>1 hour of CE credit for CIMA®, CPWA®, CIMC®, and RMA®</p> <p>One of the most anticipated sessions each year! This session taps directly into Plan Sponsors to gain insight into hot buttons, like:</p> <ul style="list-style-type: none">• What are your biggest retirement plan challenges? What motivates your employees to save?• What do you value about a bundled approach to retirement administration? What level of service do you expect from your retirement plan providers? <p><i>Panelists:</i> <i>Diane Ryan VP of Human Resources Watertown Savings Bank</i> <i>Curtis A. Sayers, MHRM/SHRM-SCP Director of Human Resources Dunwoody Village</i> <i>Jeff Vancura CFO IMTRA Corporation</i></p>
6:15 to 7 pm	<p>Reception — <i>Sponsored by</i> BlackRock Federated  PGIM</p>
7 to 9 pm	<p>Dinner, Riverside Pavilion</p> <p>Slow Down to Go Faster—<i>Ralph Simone, Emergent</i></p> <p>Inspired by actor, martial artist, and philosopher, Chuck Norris, and based on research from the Slow Movement in Italy, Ralph will share data, benefits, and practices to get you into “flow” state. You’ll see how to optimize your performance by simply slowing down. Learn how slowing down everything from breathing, eating, thinking, and moving can make you more receptive, resilient, and productive. “Simply resisting the urge to hurry is free.” – Carl Honore – Author, <i>In Praise of Slowness</i>.</p>
9 to 11 pm	<p>Lestah Polyestah LIVE, Charles River Ballroom—<i>Featuring our own Paul Neveu</i></p> <p>Do you like funk, old school, dancing, seriously awkward clothing, laughing, and good times? This cool band features our own Paul Neveu and Chris Marsh in a live performance. And, with encouragement, we think Steve Cronin will join, too!</p> <p>Stogie and a Nightcap with Barry Kublin—Patio outside of the Riverside Pavilion.</p>

Tuesday, June 4, 2019

8 to 9 am	<p>Breakfast, Riverside Pavilion, sponsored by Federated®</p>
9 to 9:50 am	<p>Update on Social Security and Medicare—<i>Lisa Campbell, Principal, Groom Law and Nancy Altman, President, Social Security Works.</i></p> <p>1 hour of CE credit for CFP®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p>The largely unreported Social Security story is that some members in Congress are moving forward with legislation to expand the program while restoring it to long range actuarial balance. Efforts to improve and expand Medicare are also receiving serious attention in Congress. The Trump Administration is also making changes to Medicare to reduce costs. We'll bring you up to date on the developments in Congress and the Administration, including legislative and regulatory proposals/strengths and weaknesses.</p>
9:50 to 10:40 am	<p>Regulatory and Legislative Updates—<i>Steve Saxon, Principal, Groom Law</i></p> <p>In this session, we will address key issues affecting U.S. retirement policy at the White House and throughout the Administration, including the SEC Reg. BI, DOL's Post Fiduciary Rule, including the temporary FAB and possible future exemptive relief for IRA Rollovers. We will also discuss important trending issues in the retirement services space, including E-Disclosure, data privacy, new state fiduciary rules, MEPs, and missing participants and escheatment. Finally, we will review new DOL enforcement initiative and litigation developments.</p>
10:40 to 11 am	<p>Break, sponsored by </p>
11 to 11:50 am	<p>Investment Panel—<i>Moderator: Greg Woods, SVP, BPAS Fiduciary Services</i></p> <p>1 hour of CE credit for AIF®, AIFA®, PPC®, CFP®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p>With the yield curve inverting, talks of a looming recession, trade policy up in the air, and global economic growth slowing, how should participants be invested to prepare for what's to come? Should advisors and plan sponsors consider altering menus or allocations to prepare for a more uncertain future? Hear what the experts are saying.</p> <p><i>Panelists:</i></p> <ul style="list-style-type: none">• <i>Elizabeth Grenfell Vice President, Multi-Asset Strategies BlackRock</i>• <i>James Meyers Fixed Income Portfolio Strategist PGIM</i>• <i>Peter Smith Client Portfolio Manager, Vice President Federated</i>

CONFERENCE AGENDA

Tuesday, June 4, 2019

11:50 am to 12:40 pm	<p>Advisor Panel: The Flexible Sales Process—Moderator: Donna Kramer, Senior Sales Consultant, BPAS Actuarial & Pension 1 hour of CE credit for CIMA®, CPWA®, CIMC®, and RMA® It's been widely recognized that the single most important personality trait of successful sales people is "flexibility." This panel of engaging advisors will explore how to build flexibility into their practice. Discussion topics include: understanding how to modify presentations and meetings to address different Plan Sponsors and/or situations, how to adapt when faced with unexpected circumstances, and how to ensure flexible doesn't mean "fake." <i>Panelists:</i></p> <ul style="list-style-type: none"> • Ellen Lander, CPFA, AIF® Founder, Renaissance Benefit Advisors Group, LLC • Robert Nix, CFP®, ChFC, AIF® Director of Retirement Plan Services, Peachtree Wealth Strategies • Timothy J. VerSchure, CWS, AIF®, C(k)P Senior Vice President, Lakeside Wealth Management
12:40 to 1:40 pm	<p>Lunch, Riverside Pavilion, sponsored by FISHER INVESTMENTS®</p>
1:40 to 2:30 pm	<p>The Art and Science of Optimizing Engagement—Nancy Melcher, SPHR, President/CEO, MOR Strategy Partners 1 hour of CE credit for CIMA®, CPWA®, CIMC®, and RMA® This session will allow you to deepen your knowledge, skills, and value for communication and messaging beyond traditional information-centered sessions. You'll leave this session with vital tools and strategies to master the art and science of engagement and ultimately energize and optimize plan participation.</p>
2:30 to 3:20 pm	<p>Market Update—Ralph Acampora, The Godfather of Chart Analysis 1 hour of CE credit for AIF®, AIFA®, PPC®, CFP®, CIMA®, CPWA®, CIMC®, and RMA® Drawing from more than 50 years of technical analysis expertise, Ralph examines current market data and reviews past trends to draw a conclusion about the current secular bull market.</p>

BACK BY POPULAR DEMAND!

Breakouts	Room 1: Paul Revere	Room 2: William Dawes	Room 3: Thomas Paine
3:30 to 4:20 pm	<p>The ABCs of METs and MEPs 1 hour of CE credit for CFP®, CIMA®, CPWA®, CIMC®, and RMA® <i>Joe Long, External Wholesaler, BPAS Plan Administration & Recordkeeping</i> <i>Brian Nicholson, Sr. Sales Relationship Manager, BPAS Plan Administration & Recordkeeping</i></p> <p>Is there a Multiple Employer Plan (MEP) in your future? Here's everything you need to know to sell and service this growing market demand. Learn the differences between MEPs, METs, and PEPs. Plus, hear from the experts about regulatory changes impacting MEPs. You'll leave this session excited about growing your retirement plan practice with MEPs and METs.</p>	<p>Preparing for and Achieving Financial Independence While Navigating All That Life has to Offer 1 hour of CE credit for CFP®, CIMA®, CPWA®, CIMC®, and RMA® <i>Garry Payne, Partner, The Carta Group</i></p> <p>In this session, we'll show you tips and tricks you can use to help your clients:</p> <ul style="list-style-type: none"> • Define financial independence • Plan for financial independence • Maintain and protect financial independence • Enjoy financial independence <p>You'll walk away with some great tools and strategies to help guide your clients toward financial independence with more options and less money-related stress.</p>	<p>Collective Trust Strategies for Custom Target Date, Alternative Assets, and ESG Funds <i>Ken Grant, EVP, Institutional Sales, BPAS;</i> <i>David Hand, CEO, Hand Benefits & Trust, a BPAS company; and Stephen Hand, President, Hand Benefits & Trust, a BPAS company</i></p> <p>Custom Target Date strategies and QDIAs tailored to plans are competitive advantages for top advisors. Once seen only in the large market, they are now becoming common place in all plans through the use of Models and Collective Trusts. Plan expenses and the "true cost" of investment solutions are under a high level of review. Advisor-driven solutions common in large plans, now with new technology, can be easily driven across multiple plans and recordkeeping platforms.</p> <p>Hot Topic: Discussion on ESG Strategies!</p> <p><i>Panelists:</i> <i>Tim Calkins Director of Fixed Income Nottingham Advisors</i> <i>Thomas Quealy CEO Nottingham Advisors Asset Management</i></p>

Tuesday, June 4, 2019

Breakouts	Room 1: Paul Revere	Room 2: William Dawes	Room 3: Thomas Paine
4:25 to 5:15 pm	<p>The BPAS HSA</p> <p><i>Hannie Spitzack, HSA Sales Relationship Manager, and Renee House, Manager, Operations, BPAS VEBA & HRA/HSA Services</i></p> <p>With the rising cost of healthcare and a need for more retirement-saving options, now is the perfect time to add the Roadways HSA to your product offering. Join us as we take a look at the competitive features and benefits of the BPAS Roadways HSA platform, show you our private labeling opportunities, and offer tips to help you sell the HSA as a companion to traditional retirement plans. You'll walk away ready to seamlessly add HSAs to your product portfolio. Jump on the new wave of retirement plan options and see how the Roadways HSA can take you into the future.</p>	<p>Participant Education: How to Enhance Your Education Program and Include Financial Wellness</p> <p><i>Krystal Kirlis-Brochu, Sales Relationship Manager, BPAS Plan Administration & Recordkeeping and Melissa Varvarezis, Communication/Education Specialist, BPAS Fiduciary Services</i></p> <p>Today's Financial Intermediaries are challenged with meeting demands for custom education solutions and innovative ways to reach their broader audience. We'll provide you with inventive solutions to effectively engage retirement plan participants, meet the unique needs of your plan sponsors, and drive successful outcomes.</p>	<p>Managing Your Retirement Advisory Practice in a Changing Environment</p> <p>1 hour of CE credit for CIMA®, CPWA®, CIMC®, and RMA®</p> <p><i>Brian Douglas, Manager, DC External Sales, BPAS Plan Administration & Recordkeeping</i></p> <p>Hear from your peers on ways to weave proven best-practice strategies into your business. We'll discuss:</p> <ul style="list-style-type: none"> • Using technology in your business • The education process and advice • Business development • Investment reporting • Annual plan reviews <p><i>Panelists:</i> <i>Peter Klinkmueller, AIF® Partner, Strategic Retirement Plan Consultants</i> <i>Dan Sherr, CLTC, AIF® Financial Advisor Sherr Financial Associates</i> <i>Dan Chabott Senior Partner Clear Sailing</i></p>
5:15 to 6:15 pm	<p>Reception, sponsored by BlackRock. Federated. PGIM</p>		
6:15 pm	<p>Dine Around with Fund Families (or dinner on your own)</p>		

Wednesday, June 5, 2019

8 to 9 am	<p>Breakfast, Riverside Pavilion sponsored by PGIM</p>
9 to 10 am	<p>Cybersecurity and Fraud Protection—<i>Paul Neveu, President, BPAS Plan Administration & Recordkeeping Services</i></p> <p>1 hour of CE credit for AIF®, AIFA®, PPC®, CIMA®, CPWA®, CIMC®, and RMA®</p> <p>Account balances are reaching new highs and the landscape is shifting from a participant-to-employer to a participant-to-provider model. As a result, alarming new risks have emerged in DC plans driven by fraud and cybersecurity matters. We'll review the changing landscape, schemes reported across the industry, response of providers, and other topics that will likely come up in client discussions. Guarding against fraud and cybersecurity risks is a responsibility for all of us, as participants, plan sponsors, and service providers. Let's work together to fight fraud and keep plan assets for their intended purpose.</p>
10 to 10:30 am	<p>Closing Remarks and Drawing to Win a Smart Luggage</p>
10:30 am	<p>Conference Ends</p>



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SPEAKERS



Ralph Acampora, CMT **Director, Technical Analysis Studies,** **New York Institute of Finance**

Ralph Acampora has been a pioneer of technical analysis for more than 50 years. Before joining NYIF, he was the Director of Technical Research at Knight Equity Markets. He also spent 15 years at Prudential Equity Groups as Director of Technical Analysis. Prior to joining Prudential, Ralph worked at several of the industry's top firms, including Kidder, Peabody & Co. and Smith Barney. He co-founded the CMT Association in 1970 and continues to be an active member of the society. He founded and was the first chairman of the International Federation of Technical Analysts (IFTA).

Ralph continues to participate in the education of technical analysts, serving as teacher and lecturer for the New York Institute of Finance (NYIF) for the past 48 years and the Securities Industry and Financial Market Association's (SIFMA) Annual Securities Industry Institute (SII). He was a trustee on the Board of the SII and involved in the establishment of the Securities Traders Association University (STAU).

Ralph is one of Wall Street's most respected technical analysts and has been consistently ranked by Institutional Investor. He is regularly consulted by the major business news networks as well as national financial publications. He is a Chartered Market Technician (CMT), a designation he helped create which is now recognized by the Financial Industry Regulatory Authority as the equivalent of a Chartered Financial Analyst (CFA).



Nancy Altman **President, Social Security Works**

Nancy Altman has a 40-year background in Social Security and private pensions. She is president of Social Security Works and chair of the Strengthen Social Security coalition. Democratic House Leader Nancy Pelosi appointed Nancy to a six-year term (starting October 1, 2017) on the Social Security Advisory Board. The seven-person board is a bipartisan, independent federal government agency established to advise the President, Congress, and the Commissioner of Social Security.

A former faculty member at Harvard University's Kennedy School of Government, Nancy was an assistant to Alan Greenspan in his position as chair of the bipartisan commission that developed the 1983 Social Security amendments. She is the author of "The Battle for Social Security: From FDR's Vision to Bush's Gamble" and "The Truth About Social Security: The Founders' Words Refute Revisionist History, Zombie Lies, And Common Misunderstandings." She is co-author of "Social Security Works! Why Social Security Isn't Going Broke and How Expanding It Will Help Us All."

Nancy is Board Chair for the Pension Rights Center, a nonprofit organization dedicated to the protection of beneficiary rights. She is a member of the Board of Directors of the Alliance for Retired Americans Educational Fund, the Institute for America's Future, and Latinos for a Secure Retirement. Nancy has an A.B. from Harvard University and a J.D. from the University of Pennsylvania Law School.



Brad Campbell, Esq. **Partner, DrinkerBiddle**

Brad Campbell is a nationally recognized figure in employer-sponsored retirement plans. He is the former Assistant Secretary of Labor for Employee Benefits and former head of the Employee Benefits Security Administration. As ERISA's former "top cop" and primary federal regulator, Brad provides his clients with insight and knowledge across a broad range of ERISA-plan related issues. He provides employee benefits advice to financial service providers and plan sponsors, particularly in relation to ERISA Title I issues, including fiduciary conduct and prohibited transactions. A prominent voice in the debate over the Department of Labor fiduciary regulation, Brad testified before four Congressional committees regarding the effects of the regulation and provides clients with strategic and legal advice related to the final rule.

Brad has been listed as one of the 100 Most Influential Persons in Defined Contribution by 401kWire and has been listed as one of the top 15 ERISA attorneys in the country by a poll of the National Association of Plan Advisors.

Brad received his law degree, cum laude, from Georgetown University Law Center and his A.B. from Harvard University. He is a member of the bar of the Commonwealth of Virginia and the District of Columbia.



Lisa Campbell **Principal, Groom Law**

Lisa Campbell advises clients on all aspects of the Affordable Care Act (ACA), including the insurance market reforms, qualified health plan standards, exchange rules, consumer assistance programs for the federal marketplace, and ACA section 1557 nondiscrimination rules. She also works with clients on the Federal Mental Health Parity and Addiction Equity Act (MHPAEA), state insurance law, and Medicare and Medicaid. She represents health insurance companies, employers, consultants, and trade associations on federal and state laws regulating health coverage. She also provides advice on advocacy with federal and state agencies, compliance programs, government enforcement, and regulatory initiatives.

Lisa is the former Director of the Compliance and Enforcement Division for the Oversight Group at the Center for Consumer Information and Insurance Oversight (CCIIO) at the Department of Health & Human Services (HHS), and immediately prior to joining Groom, she was the Group Director for the Consumer Support Group at CCIIO. In her positions at HHS, Lisa worked closely with all key stakeholders, including health insurance companies, state insurance regulators, the Departments of Labor and the Treasury, trade associations, and consumer groups.

Lisa speaks and writes regularly on MHPAEA and the ACA, including presentations relating to health care reform, enforcement and the ACA section 1557 nondiscrimination requirements from the perspective of health insurers and employer plan sponsors.



Jason Disco
Director of DB Sales,
BPAS Actuarial & Pension Services

Jason Disco is Director of Defined Benefit Sales at BPAS Actuarial & Pension Services. He is responsible for sales leadership and developing new distribution channels. Jason also works with BPAS Financial Intermediary (FI) partners to distribute actuarial and consulting services nationwide. With his extensive knowledge of Defined Contribution and Defined Benefit plans, he's able to help FI partners build their retirement practice and consult on plan design.

Prior to joining BPAS, Jason was a Retirement Services Sales Executive at Lifetime Benefit Solutions and a Director of Business Development and Marketing at ERISA Consultants. In these roles, he worked directly with plan sponsors, accounting professionals and financial intermediaries to establish and convert new plans as well as develop and manage new distribution channels and sales leadership.

Jason attended St. John Fisher College in Rochester, NY, where he earned a Bachelor of Science degree in Business Administration with a minor in Economics and Marketing.



Brian Douglas, APA, PPC, AIF®
Manager, DC External Sales,
BPAS Plan Administration
& Recordkeeping Services

Brian Douglas has been consulting on Defined Contribution, Cash Balance, Defined Benefit and non-qualified retirement plans for more than 20 years. Brian and his team work closely with financial advisors on building successful and profitable retirement plan practices and consults in the areas of fiduciary services, plan design, investment analysis, and more.

Prior to joining BPAS, Brian was a Retirement Sales Consultant at Commonwealth Financial Network, a Regional Pension Consultant with Retirement Alliance, Inc. and held various service roles with Putnam Investments.

Brian has a Bachelor of Science degree in Marketing from Plymouth State University. He also holds the Accredited Investment Fiduciary®, Professional Plan Consultant and Accredited Pension Administrator designations, and several FINRA registrations.



Ken Grant
Executive Vice President,
Institutional Trust Sales, BPAS

Ken Grant has more than 30 years of executive leadership in for-profit corporations as well as nonprofit organizations with a focus on the strategic development of financial services. He is currently an EVP at BPAS working with Hand Benefits & Trust, Advisors Charitable Gift Fund and on other projects.

Ken was an EVP at Northeast Retirement Services (NRS) as it expanded its retirement, nonprofit, and investment businesses. He was also Director, Executive Vice President, and Chief Officer of Corporate Development at Global Trust Company. He is the independent Chair of the Board of Directors, Unified Series Trust and its family of mutual funds, and a participant in the Independent Directors Council (IDC) of the Investment Company Institute (ICI).

Ken is a graduate of Syracuse University (Bachelor of Arts), Boston University (Master of Theology) and Clark University (MBA), and has served as an adjunct faculty member at Harvard University.



David Hand, MSPA, MAA
CEO, Hand Benefits & Trust,
a BPAS Company

William David Hand is a graduate of Auburn University with a Bachelor's Degree in Mechanical Engineering. He is an Enrolled Actuary (EA), a member of the American Society of Pension Professionals and Actuaries (ASPPA), a member of the American Academy of Actuaries (AAA), a Registered Securities Representative, and a Registered General Securities Principal.

An active member in his community and a recognized leader in the pension industry, David has served as past chair of the ASPPA Business Owners Conference and currently serves on the ASPPA Board of Directors for CIKR (Counsel for Independent 401(k) Recordkeepers). David frequently speaks before professional organizations on topics such as: "the impact of legislative and regulatory changes in the public and private pension and employee-benefit industry" and "the impact of technology on the delivery of benefit services." David was recently featured in an article and white paper, "The Best Asset Allocation Solution for Retirement Plan Participants: Model Portfolio, Managed Accounts or CIFs?"

SPEAKERS



Stephen Hand, CIMA®
President, Hand Benefits & Trust,
a BPAS Company

Stephen Hand graduated from Texas Tech University, majoring in Finance. He began his career with Hand Benefits & Trust as an account executive, and has broadened his duties

today to include trust accounting, investments, marketing, and administrative activities.

In addition to his role as Executive President of Hand Securities Inc., he is a Registered Securities Representative and an IMCA Certified Investment Management Analyst (CIMA®). He is also a General and FINOP Securities Principal and President of Hand Benefits & Trust, a BPAS Company.



Renee House, QPA, QKA, CFC
Manager, Operations,
BPAS VEBA & HRA/HSA Services

Renee House manages the operations and administration of the VEBA/HRA and HSA line of business. Her responsibilities include the

oversight of consumer-driven health plan administration, claims adjudication, VEBA and Section 115 compliance, and the HSA book of business. She is an accredited member of ASPPA and ECFC with 15 years of experience in Defined-Contribution administration including 401(k), Profit Sharing, 1081 retirement plans, as well Health & Welfare retirement plans.

Renee holds a Qualified Pension Administrator (QPA) and Qualified 401(k) Administrator (QKA) designation through the American Society of Pension Professionals and Actuaries (ASPPA). She is also certified in Flexible Compensation Administration (CFC) through The Employers Council of Flexible Compensation (ECFC). Renee attended Northern Kentucky University and the State University of New York Institute of Technology.



Elizabeth Kaido, QKA, CFPA
Manager, Sales Relationship Team,
BPAS Plan Administration
& Recordkeeping Services

Elizabeth Kaido works with financial intermediary partners of BPAS to market combined services to plan sponsors, while providing comprehensive wholesaler support to manage each partner relationship. Her extensive knowledge of DC plans is instrumental in this role – both in managing partner relationships and helping plan sponsors optimize their plan around the needs of their organization.

She earned her B.S. in Business Management and graduated summa cum laude from the State University of New York Institute of Technology. She also earned her Qualified 401(k) Administrator (QKA) designation from the American Society of Pension Professionals and Actuaries and her Certified Plan Fiduciary Advisor (CFPA) designation from the National Association of Plan Advisors.



Krystal Kirlis-Brochu
Sales Relationship Manager,
BPAS Plan Administration
& Recordkeeping Services

Krystal Kirlis-Brochu, BPAS Sales Relationship Manager, works with financial intermediary partners to help support and build their retirement plan business. Before joining BPAS in 2015, Krystal served as Relationship Manager for Alerus Retirement Solutions (formerly Retirement Alliance) in Manchester, NH. At Alerus, Krystal was responsible for managing relationships, providing participant education, performing fiduciary services, and engaging in the sales and marketing process.

Krystal's extensive background also includes serving large markets with ADP Retirement Services in Salem, NH. Prior to her employment with ADP, Krystal spent more than 10 years with Fidelity Investments in Merrimack, NH. Throughout her career, Krystal has developed expertise in a variety of plan types. Her experience ranges from serving and consulting with 'small market' manufacturing companies to Fortune 500 companies.



Donna Kramer, CFP®, AIF®
Senior Sales Consultant,
BPAS Actuarial & Pension Services

Donna Kramer concentrates on new business development in both the DB and DC marketplace in New York City and the surrounding areas. She works with financial intermediaries to help them foster new retirement plan business with their clients.

Prior to joining BPAS in 2017, Donna served as an Executive Vice President for Hamilton Cavanaugh & Associates, Inc./Aspire Advisors, LLC located in White Plains, New York (a BPAS advisor partner). During her nearly 30 years with Hamilton Cavanaugh/Aspire, Donna provided advisory, consulting, and administrative services to plan sponsors and marketed individual financial and investment planning services to key high net-worth individuals.

Donna has developed expertise in a variety of plan types, ranging from 401(k) and 403(b) plans to various forms of non-qualified and executive compensation plans. In addition, her experience encompasses advising and servicing small market companies to large complex healthcare organizations.

Donna is a Certified Financial Planner™ and an Accredited Investment Fiduciary®. She also holds the Series 6 and 63 securities licenses.



Barry S. Kublin **CEO, BPAS**

Barry Kublin is the Chief Executive Officer of Benefit Plans Administrative Services, Inc. (BPAS), a provider of DC Plan Administration & Recordkeeping, Actuarial & Pension, Fiduciary, Healthcare Consulting, VEBA & HRA/HSA, Transfer

Agency, Fund Administration, and Collective Investment Fund services. BPAS subsidiaries include Hand Benefits & Trust, BPAS Trust Company of Puerto Rico, NRS Trust Product Administration, and Global Trust Company.

Barry joined Community Bank System, Inc. (CBSI), parent company to BPAS in 1985. He arranged for the CBSI acquisition of BPAS, the company's Defined Contribution administration subsidiary in 1996. Since then, the company has grown from a \$1 million revenue practice to a diversified \$100 million practice.

Prior to joining BPAS, he held labor relations positions with Smith Corona, Occidental Petroleum and the U.S. National Labor Relations Board. He has served as an adjunct professor with Cornell University and LeMoyne College and has served on numerous industry-related committees. He is a frequent lecturer on practice management and PR 1081 plans, and is consistently listed among the Top 100 Most Influential Professionals in the DC industry.

Barry holds a Bachelor of Science degree in Industrial Relations from Cornell University and an MBA from Syracuse University.



Joe Long, AIF®, CEBS, CPC, QPA, QPFC **External Wholesaler,** **BPAS Actuarial & Pension Services**

Joe Long has more than 30 years of experience consulting on Defined Contribution, Cash Balance, Defined Benefit and non-qualified retirement plans. Joe works closely with trust

departments and financial advisors on building successful and profitable retirement plan practices. He consults in the areas of fiduciary services, plan design, investment analysis, and more.

Prior to joining BPAS, Joe was a Regional Sales Director at July Business Services and a Retirement Marketing Director with Delaware Investments and Lincoln Financial Distributors.

Joe has a Bachelor of Arts degree in journalism from the University of Oklahoma. He holds the Accredited Investment Fiduciary® designation from the Center for Fiduciary Studies and the Certified Employee Benefit Specialist designation from The Wharton School at the University of Pennsylvania. He holds the Certified Pension Consultant, Qualified Pension Administrator and Qualified Plan Financial Consultant designations from the American Retirement Association.



Nancy Melcher, SPHR **President/CEO (Chief Engagement** **Officer), MOR Strategy Partners**

Nancy is a seasoned human capital champion who holds distinctive training and expertise as a Communication Consultant/Coach.

In her various roles as an HR Executive, Business Advisor, and Owner, she has dedicated her career to helping employers and employees optimize their unique professional connections.

In 1998, Nancy and a team of creative marketing futurists developed the brand MOR with a commitment to help employers and employees Maximize Our Resources (MOR). That branding directed the path of continuous discovery, design, and implementation of meaningful programs and strategies that would replace and enhance the outdated HR delivery systems which have increasingly failed to meet the needs of today's ever changing workforce.

MOR Strategy Partners has successfully expanded its mission and embarked on national distribution of what now includes other innovative programs, resources, and technology designed to provide economic relief and increased benefits to a marketplace of underserved, disengaged benefit consumers. Nancy continues her research for the many ways to build "Benefits that Benefit!"



Paul Neveu, CEBS **President, BPAS Plan Administration** **& Recordkeeping Services**

Paul Neveu is President of BPAS Plan Administration & Recordkeeping Services. He is responsible for all BPAS Defined Contribution and VEBA practices, including sales, marketing, relationship management, daily administration, programming, trust operations, plan consulting, implementation, and plan documents.

Paul came to BPAS August of 2005 from Federated Investors where he was a Vice President in the Retirement Plan Sales division. Paul served nine years as a mutual-fund wholesaler covering the north and east regions of the U.S. Before joining Federated in 1996, he spent four years as a Consultant for Coopers & Lybrand LLC.

A magna cum laude graduate from the University of New Hampshire with a Bachelor of Science degree in Business Administration, Paul also majored in Music Performance. He holds the Certified Employee Benefit Specialist (CEBS) designation from the International Foundation of Employee Benefit Plans and a certificate from the Securities Industry Institute offered at the Wharton School. He also holds the Series 6, 7 and 63 securities licenses.

SPEAKERS



Brian Nicholson, CRSP **Senior Sales Relationship Manager,** **BPAS Plan Administration** **& Recordkeeping Services**

Brian Nicholson works with BPAS financial intermediary partners, helping them build their retirement plan business. While Brian supports all three BPAS sales channels, his experience and background warrant a particular focus on our Bank Trust and Registered Investment Advisors.

Prior to joining BPAS in 2013, Brian spent 14 years as a Senior Relationship Manager and Vice President of First-Citizens Bank & Trust Company in Raleigh, North Carolina. Brian's experience working with large, complex plans while serving as a plan fiduciary uniquely positions him to help banks, Trustees, and Registered Investment Advisors build their retirement business with BPAS. He is widely regarded for his knowledge of fiduciary matters and ERISA.

Brian earned a Bachelor of Science degree in Business Administration with a concentration in Managerial Finance from East Carolina University. He holds a Certified Retirement Services Professional (CRSP) designation and maintains his 6, 63, and 65 securities licenses.



Garry Payne **Partner, The Carta Group**

Garry Payne is both founder and partner of The Carta Group. Through a comprehensive planning process, he specializes in helping clients implement the appropriate risk, investment, and estate planning strategies that will assist them toward their financial and life goals. This process will provide them with the opportunity for financial independence and a sense of confidence. His areas of expertise include investment, retirement and estate planning. He also focuses on helping business owners plan for their companies' succession and executive compensation.

Born in Birmingham, England, Garry started in the financial services industry in 1984. As a financial professional, he has demonstrated a consistent ability to develop strategies aimed at helping to protect and potentially grow the assets of his clients. Garry is active in both community and industry affairs. He is Past-President and member of the Board of Directors for the Ronald McDonald House of Central New York and is on the Board of Directors for Elmcrest Children's Center. He holds the Certified Life Underwriter (CLU®), Chartered Financial Consultant (ChFC®), Chartered Retirement Planning Counselor (CRPC®) and Accredited Estate Planner (AEP®) designations. Garry is also Past President and current member of the Central New York Chapter of The Society of Financial Service Professionals (SFSP), Past President and member of the Syracuse chapter of the National Association of Financial Advisors (NAIFA) and a member of the Estate Planning Council of Central New York. In addition, Garry was the recipient of the NAIFA Syracuse 2012 William J. Crandall Distinguished Service Award given to those that exemplify the highest ideals of our profession.



Stephen Saxon **Principal, Groom Law Group**

Stephen Saxon works on a wide variety of administrative, litigative, and legislative matters involving tax-exempt organizations and ERISA. He specializes in matters relating to Title I of ERISA, with respect to which he has obtained scores of advisory opinions and exemptions. Stephen also represents tax-exempt clients in IRS audits and appeals procedures, as well as in restructuring non-profit organizations to address unrelated business income tax and other issues. He has also worked on numerous DOL audits of plans and financial institutions that service plans.

Stephen heads up the firm's special practice groups on pension plan investments and 401(k) plan administrative and investment management matters. Among other things, these groups focus on the ERISA, securities, banking, and tax issues that arise in connection with the offering of products to employee benefit plans.

Honors & Distinctions: • Listed, The Best Lawyers in America, Employee Benefits Law (1999-2019) • Listed, The Legal 500 US, Employee Benefits and Executive Compensation (2007-2008, 2010, 2012-2014) • Listed, Super Lawyers, Employee Benefits (2007, 2013-2018) • Listed, Chambers USA: America's Leading Lawyers for Business, Employee Benefits & Executive Compensation (2008-2011, 2016-2018) • Listed, Washingtonian, Top 20 Influential Persons in the Retirement Services Industry.



Ralph Simone **Partner, Emergent**

Ralph Simone has spent more than 25 years helping individuals and organizations transform themselves, raise their consciousness, and perform at their fullest potential. As a Black Belt in karate and an avid reader, Ralph understands the benefits of consistent practice and continuous learning as an integral part of leadership development.

He received his B.B.A. from Siena College in 1979 with a major in accounting. He is a Certified Professional Coach, specializing in leadership and organizational effectiveness, and has amassed more than 15,000 paid client coaching hours. Additionally, he holds the following certifications:

- Myers-Briggs Type Indicator
- The 7 Habits of Highly Effective People – Facilitator
- Emotional and Social Competency Inventory
- Leadership Agility
- Leadership Development Framework
- COR.E Performance Dynamics Specialist

An accomplished writer and sought-after speaker, Ralph is currently writing a book entitled, "Transforming: A Leader's Guide to Integrated Intelligence." He also published, "Making it Stick" and "The Daily Retweet."



Vince Spina, ASA, EA, MAA
President,
BPAS Actuarial & Pension Services

Vince Spina is a founding officer of BPAS Actuarial & Pension Services and BPAS Healthcare Consulting Services. Prior to starting BPAS Actuarial & Pension Services in 2003, he spent 15 years with

PricewaterhouseCoopers LLP (PwC), 10 of which were as partner and Market Leader of the PwC Global Human Resource Solutions Syracuse Office.

Vince is the Board President for the Empire Housing and Development Corp.; member of the Human Resource and Benefits Committee of the Roman Catholic Diocese of Syracuse, NY; member of the Board of Directors and Investment Committee of the Syracuse Diocesan Investment Fund; Treasurer and Trustee of the Crouse Health Foundation; Trustee of Christian Brothers Academy of Syracuse; former Trustee of Le Moyne College; past Chair of the Investment Committee of the Upstate Medical University Foundation; and a former Board member of the Syracuse Chapter of the New York Employee Benefits Conference (NYEBC). He has been a lecturer for the National Association of Accountants, the NYS Society of Certified Public Accountants, the Syracuse Business Journal, and NYEBC.

Vince is a summa cum laude graduate of Le Moyne College with a Bachelor of Arts degree in Mathematics and minor concentrations in English and Philosophy. He is an Associate of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary licensed to perform actuarial services under the Employee Retirement Income Security Act of 1974 (ERISA).



Hannie Spitzack, FCS
HSA Sales Relationship Manager,
BPAS VEBA & HRA/HSA Services

Hannie Spitzack is an HSA Sales Relationship Manager for BPAS VEBA & HRA/HSA Services. Hannie works with existing financial partners and develops new partnerships to help deliver

the industry's premier Roadways HSA product across the nation.

Prior to joining BPAS in July of 2018, Hannie served as a sales specialist for four years with a large health insurance carrier. There, she focused on new sales for large and small employer groups. Hannie started her career as an insurance professional in Employer Benefits nearly 10 years ago when she worked as a small group Benefits Account Manager for an insurance agent's office. While there, she earned her Health and Life license in the state of Oregon.

Hannie received her Bachelor of Science degree in Social Work from Minnesota State University, Mankato and is licensed in Health and Life Insurance in the state of Oregon. She earned her Lean Six Sigma certification and is a Certified Flexible Compensation Specialist (FCS).



Tom Sutton, CRPS, ARPC, AIF®
Sr. Employee Benefits Trust Officer,
BPAS Fiduciary Services

Tom Sutton provides fiduciary oversight to BPAS pension clients with a goal of ERISA compliance. His regular duties include plan due diligence reviews, investment analysis with recommendations, and trustee communications.

Tom has more than 20 years of experience in the corporate retirement plan marketplace. Before joining BPAS in 2013, Tom was the Vice President of Qualified Plans for Univest Bank and Trust Company. Prior to Univest, Tom started his career as a Financial Advisor in 1995 (Tucker Anthony, Inc.) and has focused on corporate retirement plans since then. He held several sales and management positions during a 13-plus year stint with ADP Retirement Services before moving to Univest.

Tom holds FINRA series 7, 63 and 26 licenses along with AIF (Accredited Investment Fiduciary), ARPC (Accredited Retirement Plan Consultant), and CRPS (Certified Retirement Plan Specialist) designations. Tom has an MBA in Finance from LaSalle University and a Bachelor of Science degree in Management from Widener University.



Ryan Tiernan, AIF®, CIMA
Senior National Accounts Manager
Capital Group | American Funds

Ryan Tiernan is a Senior National Accounts Manager at Capital Group, home of American Funds. He has been with Capital Group for two years and has more than 18

years of industry experience.

Prior to joining Capital, Ryan founded Access Point HSA. He holds a bachelor's degree in biology from the University of Massachusetts at Amherst. He also holds the Accredited Investment Fiduciary® and Certified Investment Management Analyst® designations.

SPEAKERS



Melissa Varvarezis, QKA, CFP®
Communication/Education Specialist,
BPAS Fiduciary Services

Melissa Varvarezis is responsible for administering education and enrollment programs for BPAS clients. She provides live participant education and enrollment meetings, one-on-one consultations, and web-based training sessions.

Melissa has been in the Financial Services industry for nearly 20 years with a primary focus in the Defined Contribution marketplace. With previous positions at Vanguard, PNC Institutional Investments and a small financial planning firm, she has experience with customer service, sales support, plan administration and compliance. Incorporating an education degree with more than 10 years in Defined Contribution training, Melissa is focused on ensuring that plan participants can easily comprehend and apply various investment concepts to their own situations.

Melissa graduated from Penn State University and holds Certified Financial Planner (CFP®) and Qualified 401(k) Administrator (QKA) designations.



Takisha Venable, CFP®
Sales Relationship Manager,
BPAS Plan Administration &
Recordkeeping Services

Takisha Venable works with BPAS financial intermediary partners, helping to support their current client base and build their retirement plan business.

Prior to joining BPAS in 2017, Takisha served as a Senior Account Manager for Hamilton Cavanaugh & Associates, Inc. located in White Plains, New York (a BPAS advisor partner). During her 17 years with Hamilton Cavanaugh, Takisha provided advisory, consulting, and administrative services to plan sponsors and various levels of education to plan participants. Additionally, Takisha was the firm's internal expert on executive compensation plans and 529 plans, as well as the person responsible for managing the conversion process for new plans.

Takisha has developed expertise in a variety of plan types that range from 401(k), 403(b), and 1081 plans to various forms of non-qualified plans. In addition, her experience ranges from advising and servicing small market companies to large healthcare organizations.

Takisha is a Certified Financial Planner™ and holds a Retirement Plans Associate designation from the International Foundation of Employee Benefit Plans. She also maintains Life, and Accident & Health licenses with New York state as well as 6, 63, and 65 securities licenses.



Greg Woods, CIMA®
Senior Vice President,
BPAS Fiduciary Services

Greg Woods has more than 20 years of experience in investment management and the financial services industry. He joined BPAS in 2011. His responsibilities include investment and performance evaluation, manager due diligence, and portfolio and investment management. He is a key member of several internal and national investment committees and helps oversee investments within the firm's Collective Investment Trusts.

As part of BPAS Fiduciary Services, Greg's focus is on managing and maintaining all the firm's 3(38) discretionary investments and models, as well as the investments and allocations within their Defined Benefit and Cash Balance products. He also provides an array of fiduciary and investment services to assist financial intermediaries and plan sponsors. These services include creating Investment Policy Statements, monitoring the performance of funds versus the IPS, making fund recommendations (additions, deletions and replacements), and a range of other fiduciary services to assist BPAS clients.

Prior to joining BPAS, Greg was the Vice President, Portfolio Manager and Chief Compliance Officer for Lightstone Capital Advisers, where he managed multiple retail and institutional investment products.

Greg graduated from Fordham University's Gabelli School of Business where he studied Finance and Economics. He holds the Series 65 license and the Certified Investment Management Analyst designation.

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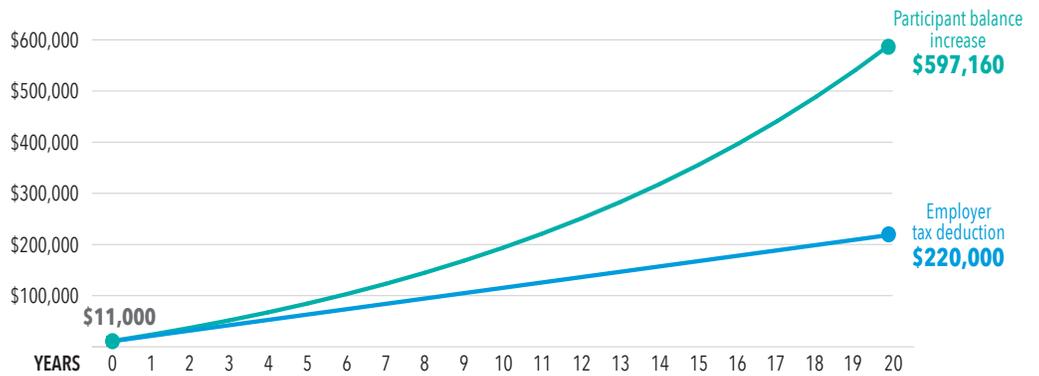
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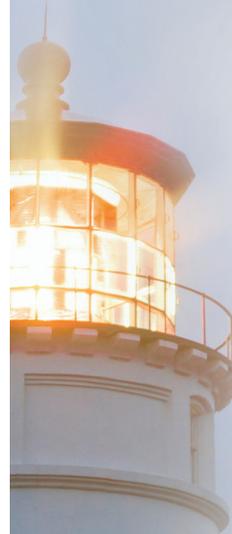
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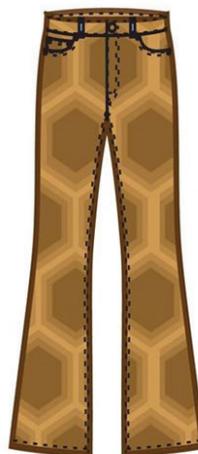
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