BOARD REPORT 18-28

Date: June 19, 2018

To: Board of Deferred Compensation Administration

From: Staff

Subject: FY 2018-19 Training Program Preferences

Recommendation:

That the Board of Deferred Compensation Administration: (a) review information regarding conference training events and educational programs for Fiscal Year (FY) 2018-19 and provide staff with training preference requests; and (b) review information pertaining to NAGDCA Annual Conference registration.

Discussion:

At its December 5, 2017 meeting, the Board approved the Training Program for FY 2018-19 (the period July 1, 2018 through June 30, 2019). The Training Program is comprised of conference training events and educational programs as listed below and is also detailed in **Attachment A**.

No.	2018/19 Conference Travel Locations	Tentative Date(s)	Location
1	National Association of Government Defined Contribution Administrators (NAGDCA)	September 23 - 26, 2018	Philadelphia, PA
2	International Foundation of Employee Benefit Plans (IFEBP)	October 14 - 17, 2018	New Orleans, LA
3	Pensions & Investments West Coast Defined Contribution Conference	October 21 - 23, 2018	San Diego, CA
	Pensions & Investments East Coast Defined Contribution Conference	Expected - March 2019 *(actual dates pending)*	TBD
4	Plan Sponsor Council of America	Expected - May 2019 (actual dates pending)	TBD
5	Wharton School – Portfolio Concepts & Management	Expected April 2019 *(Actual Dates TBA)*	Philadelphia, PA
6	Mercer Global Investments Forum	Expected - June 2019 *(actual dates pending)*	TBD
7	PLANSPONSOR National Conference	Expected - June 2019 (actual dates pending)	Washington, DC
8	IFEBP – Public Sector 401, 403, 457 Plans	Expected - June 2019 (actual dates pending)	TBD

* The Board approved the Wharton School's Advanced Investment Management program; however, the program is not being offered in 2018. If the program is scheduled in 2019 prior to the close of FY 18/19, staff will inform the Board.

<u>Preference Notification</u>: Board members are asked to indicate their preferences for the FY 2018-19 Training Program by completing the attached paper form (**Attachment B**). All Board members are asked to submit their <u>initial</u> preferences by Friday, July 13, 2018. However, this does not limit Board members from submitting requests at any later point during FY 2018-19 to attend training events scheduled during this period.

The adopted Board training and travel budget generally provides for each Plan Board/staff member to attend one external training event per fiscal year. However, since not all Board members attend training, there is typically a surplus of training funds which may provide for attending more than one event. Therefore, staff is requesting that Board members indicate their first and second training event preferences. Staff will then report back on the training events relative to the budgeted resources.

The adopted training programs do not preclude consideration of other training programs that may arise over the course of the year. Board members interested in events not on this list, whether now or later in the fiscal year, should contact staff for further assistance.

Board members should not expend any personal funds for registration or travel until final approval has been provided by the Mayor and travel authorities are issued by the City Controller.

<u>NAGDCA Annual Conference - Registration</u>

The NAGDCA Annual Conference takes place September 23-26, 2018. The NAGDCA Annual Conference may be of particular interest to new Board members, as it is the educational event most focused on, and most widely attended by, government defined contributions plan sponsors.

NAGDCA requires attendees to officially register for the conference before a hotel room can be reserved. For those attending, staff will assist with registration as well as provide Board members with instructions on reserving their rooms at the conference hotel. Registration for the 2018 NAGDCA Annual Conference is open. The conference agenda and hotel information are available in **Attachment C**.

Submitted by: ___________________________
Kevin Hirose

Approved by: ___________________________
Steven Montagna

Attachment A

Deferred Compensation Plan FY 2018-19 Training Program
Conference Training and Educational Events

1. **National Association of Government Defined Contribution Administrators (NAGDCA)**
NAGDCA is an organization consisting of government and industrial members pursuing legislative enhancements to defined contribution plans and providing educational benefits to its membership. The Annual Conference is focused on issues affecting state and local government administrators of primarily Section 457 defined contribution plans. The conference includes sessions reviewing federal legislative developments, current trends on plan design and administration, and education on plan fundamentals.

Dates: September 23 - 26, 2018 **Location:** Philadelphia, Pennsylvania
https://www.nagdca.org/Annual-Conference-2018

Purpose and Benefit
The purpose of the conference is to assist plan sponsors in successfully managing their programs. Discussion of plan design and administrative issues will provide specific information related to successful administration of the City's Deferred Compensation Plan.

2. **International Foundation of Employee Benefit Plans (IFEBP)**
The IFEBP is a non-profit organization that focuses on providing a wide array of educational and networking opportunities to professionals administering employee benefits and compensation. The 64th Annual U.S. Employee Benefits Conference provides a wide array of seminar options including investment and retirement topics.

Dates: October 14 - 17, 2018 **Location:** New Orleans, Louisiana
https://www.ifebp.org/education/usannual/Pages/annual-employee-benefits-conference-1801.aspx

Purpose and Benefit
The IFEBP Annual Conference provides training in federal legislative developments, current trends, and best practices on benefit and investment design and administration. Investment and retirement topics will provide specific information related to successful administration of the City's Deferred Compensation Plan.

3. **Pensions and Investments (East or West) Defined Contribution Conferences**
Pension and Investments is a financial publication dedicated to providing comprehensive retirement and investment industry information via its online and distributed print editions. Their 2018/2019 East and West Coast conferences are focused on defined contribution plan administration. Conference registration for plan sponsors is usually complimentary if booked in advance. The East Coast event has yet to be announced, but is expected to be of similar content and structure.

Dates: West Coast: October 21 - 23, 2018 **Location:** San Diego, CA
http://conferences.pionline.com/conference/dc-west/2018

East Coast: Expected March 2019 **Location:** TBD
http://conferences.pionline.com/conference/dc-east/2018

The above referenced East Coast link is to the 2018 conference, which was held in Miami. Information regarding the 2019 East Coast Conference has not been released yet.

Purpose and Benefit:
The purpose of the conference is to assist plan sponsors in successfully managing their programs. Discussion of plan design and administrative issues will provide specific information related to successful administration of the City's Deferred Compensation Plan.

4. **Plan Sponsor Council of America**

The Plan Sponsor Council of America (PSCA) is a non-profit association dedicated to serving the evolving needs of Defined Contribution (DC) plan sponsors that seek industry information, educational programs, and regulatory updates. PSCA currently assists more than six million plan participants and provides its members with programs and services to help them better manage their retirement plans.

Dates: Expected May 2019 **Location:** TBD
https://www.psca.org/events

The above referenced link is to the 2018 conference, which was held in Scottsdale, Arizona. Information regarding the 2019 Conference has not been released yet.

Purpose and Benefit
The purpose of the conference is to assist plan sponsors in successfully managing their programs. Discussion of plan design and administrative issues will provide specific information related to successful administration of the City's Deferred Compensation Plan.

5. **Wharton School – Portfolio Concepts & Management**

In partnership with the IFEBP, the Wharton School of the University of Pennsylvania offers a Portfolio Concepts and Management 3½-day course including lecture/discussion sessions, problem-solving exercises, and small group breakout sessions. This course lays the groundwork for the core principles of portfolio theory and investment performance measurement.

Dates: Expected April 2019 **Location:** Philadelphia, Pennsylvania
https://www.ifebp.org/education/certificateprograms/wharton/Pages/portfolio-concepts-and-management-1804.aspx

The above referenced link is to the 2018 program, which was held in Philadelphia, Pennsylvania. Information regarding the 2019 program has not been released yet.

Purpose and Benefit
Participating in the Wharton program will provide detailed investment management instruction. Discussion related to investment menu design will provide specific information related to successful administration of the City's Deferred Compensation Plan.

6. **Mercer Global Investment Forum**

Mercer is a worldwide firm comprised of professional consultants and experts in the fields of health and retirement. The Mercer Global Investment Forum focuses on investment and economic trends involving institutional investors and plan managers.

Dates: Expected June 2019 **Location:** TBD
http://www.mercersignatureevents.com/investmentforums/2018/index.shtml

The above referenced link is to the 2018 forum held in Chicago, Illinois. Information regarding the 2019 forum has not been released yet.

Purpose and Benefit
The Global Investment Forum will provide information related to a broad array of macroeconomic and investing trends. Discussion related to investment menu design will provide specific information related to successful administration of the City's Deferred Compensation Plan.

7. **PLANSPONSOR National Conference**
PLANSPONSOR is an organization focused on trending topics of the retirement industry. The 2019 event is expected to address key priorities for retirement plan success.

Dates: Expected June 2019 **Location:** Washington, DC
https://www.plansponsor.com/events/

The above referenced link is to the 2018 conference, which was held in Washington, DC. Information regarding the 2019 conference has not been released yet.

Purpose and Benefit
PLANSPONSOR is an organization identifying trends affecting defined contribution plans across the nation. Their annual conference provides a forum for interaction and peer education on relevant topics. Discussion of plan design and administrative issues will provide specific information related to successful administration of the City's Deferred Compensation Plan.

8. **International Foundation of Employee Benefit Plans (IFEBP) – Public Sector 401, 403, 457 Plans**
The IFEBP is a non-profit organization focused on providing a wide array of educational and networking opportunities to professionals administering employee benefits and compensation. Their Certificate Series programs can also be taken individually and separate from pursuit of a certificate.

Dates: Expected June 2019 **Location:** TBD
http://www.ifebp.org/education/certificateprograms/certificateseries/schedule/Pages/certificate-series-public-sector-401-403-457-plans-18c1.aspx

The above referenced link is to the 2018 program, which was held in Chicago, Illinois. Information regarding the 2019 program has not been released yet.

Purpose and Benefit
The Public Sector 401, 403, 457 Plans course identifies core principals of each plan type and combines informational materials, instruction, and networking opportunities. Discussion of plan design and administrative issues will provide specific information related to successful administration of the City's Deferred Compensation Plan.

Attachment B

Please indicate your primary and alternate choices below:

Name: ______________________________

	2018-19 Training Event	Tentative Date(s)	Location	1st Choice	2nd Choice
1	NAGDCA (National Association of Governmental Defined Contribution Administrators)	September 23-26, 2018	Philadelphia, PA	☐	☐
2	International Foundation of Employee Benefit Plans (IFEBP)	October 14-17, 2017	New Orleans, LA	☐	☐
3	Pensions & Investments West Coast Defined Contribution Conference	October 21-23, 2018	San Diego, CA	☐	☐
	Pensions & Investments East Coast Defined Contribution Conference	Expected March 2019 *(actual dates pending)*	TBD	☐	☐
4	Plan Sponsor Council of America	Expected May 2019 *(actual dates pending)*	TBD	☐	☐
5	Wharton School – Portfolio Concepts & Management	Expected April 2019 (actual dates pending)	Philadelphia, PA	☐	☐
6	Mercer Global Investment Forum	Expected June 2019 (*actual dates pending)*	TBD	☐	☐
7	PLANSPONSOR National Conference	Expected June 2019 (actual dates pending)	Washington, DC	☐	☐
8	IFEBP – Public Sector 401, 403, 457 Plans	Expected June 2019 (actual dates pending)	TBD	☐	☐

Please submit forms indicating your interest to the Deferred Compensation Plan staff:

Via Email: Kevin.Hirose@lacity.org
Via interoffice mail: Mail Stop 621

Attachment C

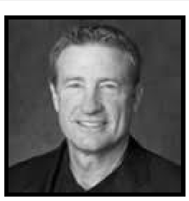
September 23-26, 2018

Philadelphia Marriott Downtown

Conference agenda is subject to change.
All activities held at the Philadelphia Marriott Downtown unless otherwise noted.

SUNDAY, SEPTEMBER 23	
8:30 a.m. - 6:00 p.m.	**Registration Desk Open**
9:00 a.m. - 11:00 a.m.	**InFRE Pre-conference Workshop** *Additional cost: $65 - sign up when you register* ***Managing Retirement Income: What your Employees, Family, Friends and Self Need to Know*** Many of your employees are part of the 78 million baby boomers quickly approaching retirement. Will they be able to make informed decisions about when to retire and how to manage, protect and distribute the savings they have in your employer-sponsored retirement plan? Join us for this professional retirement income management education course attended by over 10,000 professionals nationwide that will help you understand why and how you need to help your pre-retirees transition from accumulating assets to one of the most important skills they will ever need to know: how to make their retirement savings last a lifetime. In this session you will learn how to: ▪ Match types of monthly income to with types of monthly expenses ▪ Manage retirement savings so they are protected from retirement risks ▪ Minimize taxes when taking distributions ▪ Evaluate and prioritize options for closing retirement income gaps ▪ Improve the length of time retirement savings can pay income. This session qualifies for 2 hours of CFP®, CRC®, and CRA® professional continuing education credit. Instructor: Kevin Seibert, CFP®, CEBS®, CRC®, Managing Director, International Foundation for Retirement Education (InFRE)
9:00 a.m. - 11:30 a.m.	**NAGDCA Board Meeting**
11:30 a.m. - 12:00 p.m.	**ANC Foundation Board Meeting**
1:00 p.m. - 2:00 p.m.	**Theresa Cruz Myers 5k Run T-Shirt Pickup** *(Registered runners only)*
2:15 p.m. - 4:15 p.m.	***Intro to DC Plans*** This program focuses on the primary concepts related to achieving successful outcomes in a defined contribution plan. It may be particularly beneficial to government or industry professionals new to working with DC plans, or seasoned professionals interested in a fresh take on the building blocks of expanding participant success.
2:15 p.m. - 2:45 p.m.	**Committee Member Orientation**
3:00 p.m. - 4:00 p.m.	**Committee Meetings**
4:30 p.m. – 5:00 p.m.	**Student/Mentor Orientation**
5:30 p.m. – 7:00 p.m.	**President's Reception**
MONDAY, SEPTEMBER 24	

7:00 a.m. – 7:45 a.m.	**Breakfast Buffet**
7:00 a.m. – 4:00 p.m.	**Registration Desk Open**
8:00 a.m. – 8:30 a.m.	**Conference Opening and Welcome**
8:30 a.m. – 9:30 a.m.	 **Keynote Session** Speaker: Scott Wayne, Founder & Lead Negotiator, The Frontier Project
9:30 a.m. – 9:45 a.m.	**Break**
9:45 a.m. – 10:45 a.m.	**Washington Update**
10:45 a.m. - 11:00 a.m.	**Break**
11:00 a.m. - 12:00 p.m.	**Concurrent Sessions (3 topics)** ***Identifying & Solving for Retirement Income - What to do with that retirement nest egg...*** Plan sponsors have focused on tools and strategies to help participants build a retirement nest egg and determine how much retirement will cost. While many participants still may not have sufficient assets for retirement, plan participants will need to consider distribution options- due to medical needs, travel, and/or RMD. Participants are looking for help on how and when to spend down that asset, how to coordinate with pension plans, social security, as well as manage taxes. This is a daunting task considering no one wants to outlive their money. This session will focus on innovative tools and solutions you can bring to your participants. ***ESG - Environmental, social and governance investment criteria*** Today it appears that ESG investing is here to stay and that it will be a focus for many years to come. The rationale behind ESG investing is not in question, but does it lead to higher expenses or lower returns? Is it practical to employ an ESG philosophy with your DC investment lineup? Topics that will be covered include: ▪ What is ESG investing? ▪ ESG dedicated options vs. a broader ESG integration ▪ ESG and passive investment options ***Winning Enrollment Techniques and Challenges*** Is the size of your eligible and not participating population a concern in your supplemental retirement savings plan? No automatic enrollment feature? Do you have automatic enrollment and are you looking for a technique to jump start saving among the opt-out population or specific employers? Is your enrollment process too complex or time-consuming? We are all aware of the importance of supplemental savings and the benefits that government defined contribution plans offer employees, but how do we get more employees to take action? What are some enrollment methods that work? This session will: ▪ Offer information on the benefits of automatic enrollment as well as the associated challenges. ▪ Provide electronic and print enrollment techniques that can simply showcase your plan's benefits and help increase participation. ▪ Provide real examples of how other plans are increasing participation with winning enrollment practices and campaigns.
12:00 p.m. – 1:15 p.m.	**Opening Luncheon**

1:30 p.m. – 2:30 p.m.	**<u>Concurrent Sessions (3 topics) repeated</u>** ***Identifying & Solving for Retirement Income - What to do with that retirement nest egg...*** Plan sponsors have focused on tools and strategies to help participants build a retirement nest egg and determine how much retirement will cost. While many participants still may not have sufficient assets for retirement, plan participants will need to consider distribution options- due to medical needs, travel, and/or RMD. Participants are looking for help on how and when to spend down that asset, how to coordinate with pension plans, social security, as well as manage taxes. This is a daunting task considering no one wants to outlive their money. This session will focus on innovative tools and solutions you can bring to your participants. ***ESG - Environmental, social and governance investment criteria*** Today it appears that ESG investing is here to stay and that it will be a focus for many years to come. The rationale behind ESG investing is not in question, but does it lead to higher expenses or lower returns? Is it practical to employ an ESG philosophy with your DC investment lineup? Topics that will be covered include: ▪ What is ESG investing? ▪ ESG dedicated options vs. a broader ESG integration ▪ ESG and passive investment options ***Winning Enrollment Techniques and Challenges*** Is the size of your eligible and not participating population a concern in your supplemental retirement savings plan? No automatic enrollment feature? Do you have automatic enrollment and are you looking for a technique to jump start saving among the opt-out population or specific employers? Is your enrollment process too complex or time-consuming? We are all aware of the importance of supplemental savings and the benefits that government defined contribution plans offer employees, but how do we get more employees to take action? What are some enrollment methods that work? This session will: ▪ Offer information on the benefits of automatic enrollment as well as the associated challenges. ▪ Provide electronic and print enrollment techniques that can simply showcase your plan's benefits and help increase participation. ▪ Provide real examples of how other plans are increasing participation with winning enrollment practices and campaigns.
2:30 p.m. – 2:45 p.m.	**Break**
2:45 p.m. - 3:45 p.m.	**<u>General Session</u>** ***Cybersecurity Risk Mitigation*** These days, it's not a question of ''if" but "when" your plan's security will be breached. Learn best practices for managing cybersecurity risks and responding to a security breach.
3:45 p.m. - 4:00 p.m.	**Break**
4:00 p.m. – 5:00 p.m.	**ANC Foundation Retirement Knowledge Quiz Bowl - Elimination Round**
5:15 p.m. - 6:00 p.m.	**Leadership Award Photos**
TUESDAY, SEPTEMBER 25	
6:00 a.m.	**Theresa Cruz Myers 5k Run - Participants Meet**
6:30 a.m.	**Theresa Cruz Myers 5k Run Begins**
7:30 a.m. – 4:00 p.m.	**Registration Desk Open**
7:30 a.m. – 8:15 a.m.	**Breakfast Buffet**
8:15 a.m. – 9:15 a.m.	 **<u>Keynote Session</u>** Speaker: Gary DeMoss, Director of Invesco Consulting

9:15 a.m. – 9:30 a.m.	**Break**
9:30 a.m. - 10:30 a.m.	**Discussion Deck** Crafted exclusively for the conference, this session will take an interactive approach to encourage thoughtful discussion in breakout groups. Each group discussion will be unique and allow members to learn from each other by discussing a range of engaging and interesting questions. You won't want to miss this enriching networking session.
10:30 a.m. – 10:45 a.m.	**Break**
10:45 a.m. – 11:45 a.m.	**Government Breakout Sessions by Asset Size**
10:45 a.m. – 11:45 a.m.	**Industry Members Business Meeting** *(Industry Members & Students only)*
12:00 p.m. - 4:00 p.m.	**Guest Program** *(Registered guests only)* Philadelphia Then & Now, is a fully-guided tour through four centuries of art, architecture and Philadelphia's growth to the 2nd largest city on the east coast. Before beginning the tour, guests will have lunch at Reading Terminal Market (lunch included). After lunch, we'll explore the period before and up to 1776, and hear the stories of the people, places and things that made Colonial Philadelphia the seat of government for the young nation and one of the largest English speaking cities in the world. *Click here for more details.*
12:00 p.m. - 1:15 p.m.	**Government Member Lunch & Business Meeting**
1:15 p.m. - 1:30 p.m.	**Break**
1:30 p.m. - 2:30 p.m.	**Concurrent Sessions (3 topics)** ***Success by Design: Innovation in investment lineups*** Investment lineups and plan design are two critical parts of a successful government DC plan program. These two facets must work together in order to help participants make the right choices and achieve the best possible outcomes. Topics that will be covered include: ▪ New approaches to the tiered investment menu ▪ Investments that can help address the risks that participants face ▪ Plan design innovations and real-world examples of these concepts in action ***Best Practices & Lessons Learned from Private Sector Defined Contribution Plans*** Although governmental defined contribution plans are not subject to the rules of the Employee Retirement Income Security Act of 1974 (ERISA), many such plans use ERISA rules as a best practice in various areas of plan administration, such as selection of investment options, fee disclosures, fiduciary responsibilities, and claims and appeals procedures. The session will address the areas in which it may be a good idea to utilize ERISA standards as best practices, as well as areas in which following ERISA may not be in your plan's best interest or even may be in conflict with your plan's rules and regulations. In addition, the session will include a brief discussion of the recent lawsuits against ERISA defined contribution plan fiduciaries and how these lawsuits provide important lessons to governmental defined contribution plans. ***Holistic Retirement: Money, Purpose, Health*** There is more to a happy retirement than just the retirement party and leisure activities.We spend decades planning for the day we retire. Participants have thought little about what that retirement will look like post work. There are important decision to consider around when to travel - early years of retirement vs. later years when health may be failing. How to find the purpose of our days once our lives are no longer defined by work. How to take care of our mental and physical health. How to make sure money will not run out.
2:30 p.m. - 2:45 p.m.	**Break**

2:45 p.m. - 3:45 p.m.	**<u>General Session</u>** ***Generational Education & Communication*** Why is it beneficial to provide specialized education to different age-cohorts or generations of employees - from Millennials to Gen-X to Boomers? Varying generations of employees may comprehend messaging regarding financial education differently. Education relevant to one group is not always relevant to another. Generations of employees also differ in how they prefer to receive this type of education. This session will describe the importance of segmenting messaging to different generations of employees, how these employees understand information, and what delivery methods tend to achieve the most outreach success. The session will also provide attendees with innovative targeted outreach and education from fellow government defined contribution plans.
3:45 p.m. - 4:00 p.m.	**Break**
4:00 p.m. - 5:00 p.m.	**ANC Foundation Retirement Knowledge Quiz Bowl - Final Round**
6:00 p.m. - 9:00 p.m.	**Off-Site Networking Event at the National Constitution Center** Enjoy heavy hors d'oeuvres and drinks while you network with colleagues against the iconic backdrop of the Independence Mall. Set in an exceptional location in the heart of Historic Philadelphia, the Center celebrates the American constitutional tradition through interactive exhibits and constitutional conversations. NAGDCA attendees will have access to the Center's main exhibit, which includes three signature attractions: *Freedom Rising* in the Kimmel Theater, *The Story of We the People* in the Richard and Helen DeVos Exhibition Hall, and *Signers' Hall*. *Freedom Rising* is a multimedia theatrical production with 360-degree projection, state-of-the-art sound and lighting, and a live actor who narrates the American quest for freedom. Guests will be inspired by this stirring, 17-minute journey through the extraordinary story of "We the People." *The Story of We the People* is a dynamic, interactive exhibit that illuminates America's constitutional history through innovative exhibits, films and photographs, rare artifacts, and hands-on activities led by our education staff. *Signers' Hall* is one of the Center's most popular and iconic attractions, where you can sign the Constitution alongside 42 life-size, bronze statues of the Founding Fathers.
WEDNESDAY, SEPTEMBER 26	
6:30 a.m. - 7:30 a.m.	**Sunrise Yoga**
7:30 a.m. - 1:00 p.m.	**Luggage storage**
7:45 a.m. - 10:30 a.m.	**Registration Open**
7:45 a.m. – 8:30 a.m.	**Annual Conference Focus Group** *(by invitation only)*
7:45 a.m. – 8:30 a.m.	**Breakfast buffet**
8:30 a.m. – 9:30 a.m.	 **<u>Keynote Session</u>** Speaker: Punam Keller, Charles Henry Jones Third Century Professor of Management at the Tuck School of Business
9:30 a.m. - 9:45 a.m.	**Break**

9:45 a.m. - 10:45 a.m.	**Concurrent sessions - (3 topics) repeated** ***Success by Design: Innovation in investment lineups*** Investment lineups and plan design are two critical parts of a successful government DC plan program. These two facets must work together in order to help participants make the right choices and achieve the best possible outcomes. Topics that will be covered include: ▪ New approaches to the tiered investment menu ▪ Investments that can help address the risks that participants face ▪ Plan design innovations and real-world examples of these concepts in action ***Best Practices & Lessons Learned from Private Sector Defined Contribution Plans*** Although governmental defined contribution plans are not subject to the rules of the Employee Retirement Income Security Act of 1974 (ERISA), many such plans use ERISA rules as a best practice in various areas of plan administration, such as selection of investment options, fee disclosures, fiduciary responsibilities, and claims and appeals procedures. The session will address the areas in which it may be a good idea to utilize ERISA standards as best practices, as well as areas in which following ERISA may not be in your plan's best interest or even may be in conflict with your plan's rules and regulations. In addition, the session will include a brief discussion of the recent lawsuits against ERISA defined contribution plan fiduciaries and how these lawsuits provide important lessons to governmental defined contribution plans. ***Holistic Retirement: Money, Purpose, Health*** There is more to a happy retirement than just the retirement party and leisure activities.We spend decades planning for the day we retire. Participants have thought little about what that retirement will look like post work. There are important decision to consider around when to travel - early years of retirement vs. later years when health may be failing. How to find the purpose of our days once our lives are no longer defined by work. How to take care of our mental and physical health. How to make sure money will not run out.
10:45 a.m. - 11:00 a.m.	**Break**
11:00 a.m. - 11:45 a.m.	**Annual Conference Wrap Up**
12:00 p.m. - 1:00 p.m.	**2019 Annual Conference Committee Meeting**

Hotel & Travel Information

Hotel reservations are reserved for those who have registered for the conference. Please check your registration confirmation email for the hotel link.

Philadelphia Marriott Downtown

1201 Market Street
Philadelphia, Pennsylvania 19107
Hotel Website

Daily Hotel Room Rate

Single/Double: $229 + tax = $264.50

Check In & Check Out

Check in: 4 pm
Check out: 11 am

Transportation to Hotel

Philadelphia Marriott Downtown is located 10 miles from Philadelphia International airport (PHL).
Taxi, sedan or shared-ride service are the best options for transportation to/from the hotel and airport.
Please click here for more information about available services.

Overnight Parking at Hotel

Valet Parking Only: $54/night
