

COMPENDIUM OF SPEECHES, PUBLICATIONS AND QUOTES 2007 TO PRESENT

TOPIC	EVENT
UPCOMING SPEAKING ENGAGEMENTS	
“ERISA Compliance”	<u>Speech</u> : FINRA Annual Conference, Baltimore, MD 5/27/10
“DOL New Rulings and Regulations”	<u>Speech</u> : IRS/ASPPA Mid-Atlantic Benefits Conference, Philadelphia 5/24/10
“Guaranteed Income”	<u>Panelist</u> : UBS Financial Services Inc., Annual Adviser Conference, Newport, RI, 5/10/10
“ERISA Litigation and Fiduciary Best Practices”	<u>Speech</u> : UBS Financial Services Inc., Annual Adviser Conference, Newport, RI, 5/10/10
“Pending Litigation and Legislative Update”	<u>Speech</u> : MassMutual, Annapolis, MD, 4/21/10
“Evergreen Conference Center at Stone Mountain”	<u>Speech</u> : SEBC Conference, Stone Mountain, GA 4/20/10 [2:30-3:10PM]
“Guaranteed Income”	<u>Panelist</u> : UBS Financial Services Inc., Annual Adviser Conference, Miami, 4/19/10
“ERISA Litigation and Fiduciary Best Practices”	<u>Speech</u> : UBS Financial Services Inc., Annual Adviser Conference, Miami, 4/19/10
“Guaranteed Income”	<u>Panelist</u> : UBS Financial Services Inc., Annual Adviser Conference, Newport Beach 3/17/10
“ERISA Litigation and Fiduciary Best Practices”	<u>Speech</u> : UBS Financial Services Inc., Annual Adviser Conference, Newport Beach 3/17/10
“Inadvertent Fiduciary Status: Common Pitfalls for Service Providers and Opportunities for Acknowledged Fiduciaries”	<u>Speech</u> : ASPPA 401(k) Summit, Orlando, FL, 3/16/10
“Legal and Compliance Update”	<u>Speech</u> : ASPPA 401(k) Summit, Orlando, FL, 3/15/10
“Ask an Expert: Compliance and ERISA-Related Issues”	<u>Panelist</u> : A Bold New World of Compliance, Ascendant Conference, Santa Monica, 3/10/10
“Recent Trends in ERISA Regulations: Opportunities”	<u>Speech</u> : A Bold New World of Compliance, Ascendant Conference, Santa Monica, 3/10/10
“Regulatory Enforcement and Litigation”	<u>Speech</u> : A Bold New World of Compliance, Ascendant Conference, Santa Monica, 3/10/10
“Preparing for DOL Examinations and Responding to Information Requests”	<u>Speech</u> : A Bold New World of Compliance, Ascendant Conference, Santa Monica, 3/10/10
“Compliance and Risk Management”	<u>Speech</u> : NSCP West Coast Meeting, San Francisco, 2/22/10

“Legislative Update”

Speech: Compliance Roundtable, La Canada, 2/3/10

January 2010

“New 401(k) Regulations Could Prompt More Advisers to Move Toward Flat Fees”

Quote: *InvestmentNews*, January 3, 2010

December 2009

“DOL Regulatory Updates Teleconference”

Speech: Teleconference, CPI Qualified Plan Consultants, Inc.

“2010 Push for Income in DC Plans Expected”

Quote: *InvestmentNews*, December 13, 2009

November 2009

“401(k) Advice Faces Critical Test in House”

Quote: *InvestmentNews*, November 29, 2009

“Labor Department to Rework Advice Reg”

Quote: *InvestmentNews*, November 22, 2009

“Labor Department Scraps Investment Advice Rule”

Quote: *InvestmentNews*, November 19, 2009

“Labor Department Cracking Down on Broker-Driven Rollovers”

Quote: *InvestmentNews*, November 18, 2009

“One way to Break Into the 401(k) Market”

Quote: *InvestmentNews*, November 15, 2009

“The Next Level: Key Focus Areas for Plan Advisors”

Speech: Co-presenter, NRP Annual Conference, Palm Springs

“Investment Advice and You a Winning Combination”

Speech: Co-presenter, NRP Annual Conference, Palm Springs

October 2009

“Protect Yourself: Customer Arb Filings Continue To Rise”

Quote: RegisteredRep.com, October 29, 2009

“Labor of Love: Department of Labor Scrutiny on Investment Advisers”

Speech: MarketCounsel Member Summit, Princeton, NJ

“Customizing Your Own QDIA Asset Allocation Solution”

Speech: Co-presenter, CFDD Advisor Conference, Scottsdale, AZ

“Advanced ERISA: The Pension Protection Act of 2006- Its Impact on Advisers and Brokers”

Speech: National Society of Compliance Professionals Conference, Philadelphia, PA

“Fiduciary Compliance and ERISA Plan Governance”

Speech: National Society of Compliance Professionals Conference, Philadelphia, PA

“Trends, Claims & Settled Cases: How To Use Professional Liability Insurance To Grow Your Business”

Speech: Co-presenter, CFDD Advisor Conference, Scottsdale, AZ

September 2009

- “Walking a Tightrope” Quote: *Planadviser*, September-October 2009
- “The Great Default” Panelist: Planadvisor National Conference, Orlando, FL
- “Congress to Tackle Rule on Retirement Advice” Quote: *InvestmentNews*, September 20, 2009
- “DOL Green Lights Summary Prospectus for DC Plans” Quote: *Ignites*, September 10, 2009
- “Investment Advice and Retirement Plan Participants” Interview: by Kristen McNamara, DowJones Newswire, Dow Jones NewsPlus, September 2009 <http://link.brightcove.com/services/player/bcpid12786682001?bclid=16952128001&bctid=39593169001>
- “Washington Update” Speech: QA3 Financial National Sales Meeting, Indianapolis, IN
- “Washington Update” Speech: Triad Advisors National Sales Meeting, San Diego
- “Pitfalls for Registered Representatives Under ERISA” Article: *LIMRA Regulatory Review*, September 2009

August 2009

- “Washington Update” Speech: Transamerica Retirement Services Regional Sales Conference, Santa Monica
- “Regulatory Challenges Under Proposed Reform Agenda” Speech: LIMRA Regulatory Summit 2009, Windsor, CT
- “Introduction to Retirement Plan Foundations Update from Capitol Hill” Speech: Pre-conference Workshop, LPL National Sales Conference in San Diego
- “Washington Update” Speech: Transamerica Retirement Services Regional Sales Conference, Chicago, IL
- “Washington Update” Speech: CUNA Mutual Group, Retirement Plan Services Boston Symposium, Boston, MA

July 2009

- “Employees Name Investment Adviser in 401(k) Suit” Quote: *InvestmentNews*, July 19, 2009

June 2009

- “Insurance-Affiliated Brokers Face Major Changes Under Obama Plan” Quote: *InvestmentNews*, June 28, 2009

“Bill Advances to Require 401(k) Fee Disclosure”	<u>Quote</u> : <i>MarketWatch</i> , June 24, 2009
“Litigation and Enforcement Trends”	<u>Speech</u> : LIMRA/LOMA- Market Conduct Exchange Annual Meeting, Las Vegas, NV
“Disclosure and Reporting Requirements Post 408(b)(2)”	<u>Speech</u> : Investment Fiduciary Leadership Council, SoCal Fiduciary Roundtable, Irvine, CA
“Corporate Retirement Plans - Crisis in Confidence”	<u>Speech</u> : Co-presentation with Retirement Capital Group and Pension Architects, Corporate Retirement Plan Luncheon, Los Angeles, Costa Mesa, Santa Clara
“Target-Date Funds Under The Microscope”	<u>Quote</u> : <i>MarketWatch</i> , June 4, 2009
“Adviser Consents”	<u>Panelist</u> : Investment Fiduciary Leadership Council, SoCal Fiduciary Roundtable, Irvine, CA
“Washington Update”	<u>Panelist</u> : PLANSPONSOR 2009 Plan Designs Conference, Chicago, IL
May 2009	
“Uncertain Times: Capitalizing on Opportunities in The Pension Protection Act”	<u>Speech</u> : Co-presenter, Financial Services Institute, Webinar for Financial Advisors
“Uncertain Times: Capitalizing on Opportunities in The Pension Protection Act”	<u>Speech</u> : Co-presenter, Financial Services Institute, Webinar for Broker-Dealers
“Market Volatility and Your 401(k): Meeting your Responsibilities and Managing your Liabilities in today’s Uncertain Environment.”	<u>Speech</u> : The Sullaway Nakashima Group of Wachovia Securities, Escondido and Carlsbad, CA
“RIAs Taking on More Liability”	<u>Quote</u> : <i>Fund Action</i> , May 11, 2009
“Unpleasant Surprise May Loom in Fine Print of Andrews Bill”	<u>Quote</u> : <i>Fund Action</i> , May 11, 2009
“Fiduciary Participant Advice (PPA): Can It Work in Your Practice and How Do You Manage the Fiduciary Liability”	<u>Speech</u> : fi360 Conference, Scottsdale, AZ
April 2009	
“Washington Update for Plan Advisors”	<u>Speech</u> : MassMutual's Advisor Symposiums, Scottsdale, AZ
“Fiduciary Practices - Study Panel”	<u>Speech</u> : Western Pension & Benefits Spring Conference, Burbank, CA
“Protecting Participants - Fiduciary Advice”	<u>Speech</u> : Western Pension & Benefits Spring Conference, Burbank, CA
“What’s New with 401(k) Fiduciary Compliance”	<u>Speech</u> : Intercare University, Update on 401(k) Fiduciary Compliance, La Jolla and Carlsbad, CA

“Fiduciary Best Practices”	<u>Panel</u> : Moderator, Alpha Hedge 15th Annual Institutional Investment Conference, San Francisco, CA
“Compliance Watch: Watch What You Say About Retirement”	<u>Quote</u> : <i>The Wall Street Journal</i> , April 21, 2009
“Feds Wag Finger at Target Date Funds Amid Losses”	<u>Quote</u> : <i>InvestmentNews</i> , April 12, 2009
“Tips on Managing Investment-Related Risks”	<u>Article</u> : <i>RLR&C Report to Plan Sponsors</i> , Vol. 12, No. 1
March 2009	
“American Funds Sued Over Botched 401(k) Conversion”	<u>Quote</u> : <i>Ignites</i> , March 24, 2009
“Investment Advice for Participants: Capturing Rollovers”	<u>Article</u> : <i>RLR&C Bulletin</i> , March 19, 2009
“Washington Update”	<u>Speech</u> : MassMutual Retirement Services Symposiums, Orlando, FL
“Investment Advice for Participants: Prohibited Transactions and Level Fee Advice”	<u>Article</u> : <i>RLR&C Bulletin</i> , March 12, 2009
“Investment Advice to Participants: What the ‘Final’ DOL Regulation Means”	<u>Article</u> : <i>RLR&C Bulletin</i> , March 4, 2009
“The QDIA Regulations Open the Door for New Default Options”	<u>Quote</u> : Special Issue of <i>Planadviser</i> , 2009 <i>Adviser Buyer’s Guide</i> , March 2009
February 2009	
“401(k) Participants May Have Madoff Claim	<u>Quote</u> : <i>Defined Contribution & Savings Plan Alert</i> , Vol. V, No. 5, February 9, 2009
“Disclosure Obligations Post 408(b)(2)”	<u>Speech</u> : Los Angeles Chapter of the Western Pension and Benefits Conference, Los Angeles, CA
“DOL Final Rules on Investment Advice and their Effect on Broker-Dealers and RIAs Servicing IRAs and Plan Participants”	<u>Speech</u> : Los Angeles Broker-Dealer Compliance Roundtable, NSCP, La Canada, CA
“Experts Mull Whether Advice From Agents Can be Unbiased”	<u>Quote</u> : <i>InvestmentNews</i> , February 1, 2009
January 2009	
“ERISA & the Employee Retirement Plan Business”	<u>Speech</u> : OneVoice 2009: FSI’s Broker-Dealer Conference, San Antonio, TX
November 2008	

“An Overview of the Retirement Plan Marketplace”

Speech: Co-presenter, LIMRA and LOMA’s Compliance and Market Conduct Exchange, San Antonio, TX

October 2008

“Department of Labor Proposals for Rendering Investment Advice on ERISA plans and IRA Accounts”

Speech: Co-presenter, Financial Services Institute, webinar

“Service Contracts For RIAs & BDs Under the DOL’s 408(b)(2)”

Speech: Co-presenter, Center for Due Diligence Advisor Conference, Phoenix, AZ

September 2008

“QDIA Essentials: How to Choose Between Target-Date Funds, Balanced Funds, and Managed Accounts for a Plan—The Pros and Cons of Each”

Speech: Panelist, PLANADVISER National Conference, Orlando, FL

January 2008

“The Pension Protection Act – Challenges and Opportunities”

Speech: Panelist, Financial Services Institute’s Annual Broker-Dealer Conference, Orlando, FL

“Emerging Trends for PPA Fiduciary Advisers”

Article: *ASPPA Journal*, Winter 2008, Vol. 38, No. 1

July 2007

“The Pension Protection Act: What’s in it For You?”

Quote: *FSI Voice*, Summer 2007

January 2007

“The Pension Protection Act: Opportunities and Challenges for Broker-Dealers”

Speech: Co-presenter, Financial Services Institute, webinar