36th Annual Conference

Changing Tides
Keeping ahead of the wave

Saturday, October 22 – Wednesday, October 26, 2016
Hyatt Regency Newport Beach Hotel
Newport Beach, California

CONFERENCE AGENDA

Saturday, October 22

11 am – 3 pm. Registration. Main Lobby

3 – 5 pm. InFRE Pre-Conference Workshop:
Ethics for Public Pension Professionals.
Dennis Gatlin, Retired Director, Field Education Services, Colorado Public Employees Retirement Association. Plaza I and II

5 – 6:15 pm. Systems Roll Call: Latest News from NPEA Member Systems. Plaza I and II

6:30 – 8 pm. Opening Reception. The Garden

Sunday, October 23

7 am. NPEA-a-thon. Optional run or walk. Meet in Hotel Lobby

8 – 9 am. Registration. Plaza I and II

8 – Noon. Vendor Exhibits. Plaza Arbor


Lunch on your own

5 – 8 pm. Dinner (offsite; transportation provided). Meet in Hotel Lobby
### Monday, October 24

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<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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<tr>
<td>7:30 – 8:30 am</td>
<td>Breakfast (provided)</td>
<td>Plaza Arbor</td>
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<tr>
<td>8 am – 4 pm</td>
<td>Vendor Exhibits</td>
<td>Plaza Arbor</td>
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<td>8:30 – 8:45 am</td>
<td><strong>President’s Welcome</strong></td>
<td>Plaza I and II</td>
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<td>Erika Glastier</td>
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<td><em>Executive Director, Massachusetts Teachers’ Retirement System</em></td>
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<td>8:45 – 10:15 am</td>
<td><strong>Keynote: Eagles Don’t Fly in Flocks, but Seagulls Never Get Lonely</strong></td>
<td>Plaza I and II</td>
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<td>Chad Hymas, CSP, CPAE</td>
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<td><em>Chad Hymas Communications, Inc., 2011 Speaker Hall of Fame Inductee,</em></td>
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<td><em>and author of Doing What Must Be Done</em></td>
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<td>10:15 – 10:30 am</td>
<td>Break</td>
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<td>10:30 – 11:30 am</td>
<td><strong>New Policies Can Help Americans Save for Retirement</strong></td>
<td>Plaza I and II</td>
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<td>Christian Weller, PhD</td>
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<td><em>Senior Fellow, Center for American Progress</em></td>
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<td><em>and author of Retirement on the Rocks</em></td>
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<td>11:30 – 12:30 pm</td>
<td><strong>NASRA Update:</strong> Significant Reforms to State Retirement Systems</td>
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<td>Keith Brainard</td>
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<td><em>Research Director, National Association of State Retirement Administrators</em></td>
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<td>12:30 – 1:30 pm</td>
<td>Lunch (provided)</td>
<td>Plaza Arbor</td>
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<td>1:30 – 2:30 pm</td>
<td><strong>Washington Update</strong></td>
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<td>Tom Lussier</td>
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<td><em>President, The Lussier Group</em></td>
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<td>2:30 – 2:45 am</td>
<td>Break</td>
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<td>2:45 – 3:45 pm</td>
<td><strong>Messaging GPS: Mapping Your Benefits Communications Strategy</strong></td>
<td>Plaza I and II</td>
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<td>Cathy Terrell</td>
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<td><em>Deputy Executive Director, Employees Retirement System of Texas</em></td>
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<td>3:45 – 5 pm</td>
<td><strong>Considering Our Future Selves</strong></td>
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<td>Hal E. Hershfield, PhD</td>
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<td><em>Assistant Professor of Marketing, Anderson School of Management,</em></td>
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<td><em>University of California Los Angeles</em></td>
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<td><strong>Dinner (on your own)</strong></td>
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Tuesday, October 25

7:30 – 8:30 am Breakfast (provided) Plaza Arbor
8 am – 4 pm Vendor Exhibits Plaza Arbor
8:15 – 8:30 am NPEA Annual Business Meeting Plaza I and II
8:30 – 9:30 am National Pension Case Law Update Plaza I and II
Robert Klausner, Esq.
Klausner, Kaufman, Jensen & Levinson, P.A.
9:30 – 10:30 am Elder Law and Planning for the Future Plaza I and II
Susan B. Geffen, Esq.
Elder law and estate planning attorney, gerontologist and author
10:30 – 10:45 am Break
10:45 am – Noon Personalized Aging Strategies Plaza I and II
Pinchas Cohen, MD
Dean of the Leonard Davis School of Gerontology, University of Southern California and Executive Director, Andrus Gerontology Center at USC
Noon – 1 pm Lunch (provided) Plaza Arbor
1 – 4:20 pm CONCURRENT BREAKOUT SESSIONS
With breaks at 2 and 3:10 pm
1 – 2 pm and 2:10 – 3:10 pm “Rob Speak”: Navigating the Language of the Retirement Industry Plaza II
Rob Rust
Vice President of Business Development, ICON Integration and Design
1 – 2 pm and 3:20 – 4:20 pm You Really Can Offer Investment and Retirement Advice to Your Participants Plaza I
Michael Wilson, CFP Utah Retirement Systems
2:10 – 3:10 pm and 3:20 – 4:20 pm Increasing Retirement Knowledge: Wyoming’s Teacher and Student Education Program Plaza I
1st session: Plaza I
George Eason
Education Services Coordinator, Wyoming Retirement System
2nd session: Plaza II
1 – 2 pm and 2:10 – 3:10 pm and 3:20 – 4:20 pm DIY Video Production Plaza III
Susan Wood
Director of Communications, Public School and Education Employee Retirement Systems of Missouri
6 – 9 pm Dinner (provided) Oasis Court
Wednesday, October 26

Departure day

Thank you for your participation and travel safely!

Mark your calendar for next year’s Annual Conference—
Nashville, Tennessee | October 14 – 18, 2017

About the cover photo

The photo, *The wake after the ferry to Fano, Denmark*, is a work of the photographer Malene Thyssen. Formerly a featured picture on Wikimedia Commons (Featured pictures), it was a candidate in Picture of the Year 2006 and was considered one of the finest images.

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Welcome to Newport Beach!

Welcome to the 36th annual NPEA Conference!

Change is our conference theme this year—the economic, policy and regulatory changes affecting public pensions, as well as the changes in all aspects of retirement planning, including health and aging issues, financial considerations and eldercare concerns.

Our team of presenters will share current trends as well as breakthrough research and cutting-edge programs that will help us anticipate and adjust to the waves of change that will affect the retirement landscape of the future. They will also discuss communication and education strategies that will assist us in motivating our members.

Adjusting to the changes we face in life is exemplified by our keynote speaker, Chad Hymas, who, despite a life-changing accident, has used his experiences to become an award-winning author and motivational speaker. Named by The Wall Street Journal as one of the 10 most inspirational people in the world, Chad’s story is sure to move us and leave a lasting impression.

This year also marks a significant change for the NPEA organization. Our beloved Dave Daly, who is a Past President of the NPEA Board of Directors, having served on the Board while he was the Communications Director for NYSTRS, and who has served as the Board’s part-time administrator since his retirement from NYSTRS, is leaving us at the end of this year. Dave will continue his work as a speaker on the topic of the transition to retirement. He is also looking forward to spending more time with his young grandson, and on the golf course. Please join me in thanking Dave for his dedicated service, his great stories, and his long lasting impact on the NPEA. We will miss you Dave!

Our annual conference is a special time where we come together to share ideas and best practices, to expand our industry knowledge and to make lasting connections with peers across the country. Your NPEA Board is here to serve, so if there is anything we can do to improve your experience, please let us know. As always, we are so happy you are attending the conference, and look forward to spending this time with you.

Best regards,

Erika M. Glastер

Erika M. Glastер
Executive Director
Massachusetts Teachers’ Retirement System
500 Rutherford Avenue, Suite 210
Charlestown, MA 02129-1628
617-679-MTRS (6877)
erika.glaster@trb.state.ma.us
mass.gov/mtrs
INFRE PRE-CONFERENCE WORKSHOP, LEVEL II

Ethics for Public Pension Professionals

Ethical training helps individuals understand and prepare for ethical dilemmas that might be experienced as a retirement professional. This ethics course provides practical examples that help bridge the gap between knowing the Certified Retirement Counselor® (CRC®) Code of Ethics and being better prepared to do the right thing when faced with an ethical dilemma, particularly as it applies to public sector retirement plans.

A brief review of ethics in general and the CRC® Code of Ethics will be followed by examples, case studies and discussion to explore the practical side of ethical decision making. Understanding the difference between ethical behavior and fiduciary responsibility will also be covered. This course fulfills the continuing education requirement for renewing the Certified Retirement Counselor® (CRC®) certification.

Dennis Gatlin
Retired Director, Field Education Services
Colorado Public Employees Retirement Association

Dennis Gatlin recently retired as Field Education Services Director for Colorado PERA after 28 years. He led PERA’s member and retiree education programs, and marketed the retirement plan to public employers considering affiliation with Colorado PERA. Dennis holds a BA (De Paul University), MA degree (Kansas State University), and the International Foundation for Retirement Education (InFRE) Certified Retirement Counselor® certification. Dennis is also a graduate of the University of Denver’s Executive Leadership Program and the University of Colorado’s Graduate School of Public Affairs’ Rocky Mountain Program for Senior Executives in State and Local Government.

Dennis Gatlin
724 Noriker Drive
Ft. Collins, CO 80524
970-682-0742
dpgatlin@icloud.com
Fundamentals of Retirement Planning

InFRE is NPEA’s trusted partner for providing retirement-specific professional development, retirement counselor certification and plan administration certificate training courses designed specifically for public sector defined contribution and defined benefit plans.

Being aware of how to plan for retirement at different career stages provides the groundwork for understanding the broad variety of factors that affect how well employees achieve their retirement goals. This course will focus on how to implement the principles of retirement planning to achieve retirement preparedness. You will learn about:

- Retirement planning across the lifecycle
- Helping pre-retirees understand the importance of preparing psychologically, socially, physically, geographically, as well as financially, for retirement
- Retirement mindsets and behavioral finance
- Financial and retirement goal setting
- Retirement risk management
- Elder care and elder fraud
- Key tax and estate planning strategies for retirees

Perfect for those with new to intermediate level retirement knowledge and skills, this is Course #1 of the InFRE® Certified Retirement Counselor® (CRC®) Certification study program.

Michael L. Wilson, CFP®

Utah Retirement Systems and Integrity Financial Planning

Michael L. Wilson, MBA, CFP®, CRC®, works for the Utah Retirement Systems, conducting group seminars and one-on-one counseling with officials, members, and local/county/state administrative personnel regarding retirement benefits. He is also the owner of Integrity Financial Planning.
Planning, specializing in retirement saving, investments, rollovers, IRAs, 401k, 403b and retirement income planning.

Prior to founding Integrity in 1998, Mike worked as a faculty member at the College for Financial Planning in Denver, training other financial advisors. He has extensive experience in the mutual fund industry, having worked with Fidelity Investments and Invesco Mutual Funds. Mike has an MBA in Finance from Baylor University, and he is a Certified Financial Planner® and a Certified Retirement Counselor®. He also serves as a technical reviewer for the Journal of Financial Planning.
Eagles Don’t Fly in Flocks, But Seagulls Never Get Lonely

How do you find the golden egg without ruffling people’s feathers? Every person on your team has a unique personality. Each task therefore, creates a dilemma! In this presentation, especially for leadership, Chad teaches the four “flight” personality types that exist in every office, every corporation and even every family. Your team will laugh at themselves while they’re learning new ways of relating to one another and capitalizing on individual contribution. Understand your team players so that the entire team performs best. See how:

■ The ostrich personality is best at focus
■ The chicken personality brings stability
■ The seagull empowers the team
■ The eagle inspires leadership

Chad Hymas, CSP, CPAE
Chad Hymas Communications, Inc.,
2011 Speaker Hall of Fame Inductee,
and author of Doing What Must Be Done

The Wall Street Journal calls Chad Hymas “one of the 10 most inspirational people in the world!”

Chad inspires, motivates, and moves audiences, creating an experience that touches hearts for a lifetime. He is one of the youngest ever to receive the Council Of Peers Award For Excellence (CPAE) and to be inducted into the prestigious National Speaker Hall Of Fame.

In 2001, at the age of 27, Chad’s life changed in an instant when a 2,000-pound bale of hay shattered his neck leaving him a quadriplegic. But Chad’s dreams were not paralyzed that day—he became an example of what is possible.
Chad is a best selling author, president of his own Communications Company, Chad Hymas Communications, Inc., and is a recognized world-class wheelchair athlete. In 2003, Chad set a world record by wheeling his chair from Salt Lake City to Las Vegas (513 miles).

Chad’s speaking career in the areas of leadership, team building, customer service, and mastering change has brought him multiple honors. He is the past president of the National Speakers Association Utah chapter and a member of the exclusive elite Speakers Roundtable (one of twenty of the world’s top speakers).

As a member of the National Speakers Association, Chad travels as many as 300,000 miles a year captivating and entertaining audiences around the world. He has graced the stage of hundreds of professional and civic organizations including Wells Fargo, Blue Cross Blue Shield, AT&T, Rainbird, IHC, American Express, Prudential Life, Vast FX, and Merrill Lynch.
New Policies Can Help Americans Save for Retirement

Saving for retirement is difficult during the best of times. But, jobs and wages have become less secure over the past thirty years, while stock and housing markets have gone through greater booms and busts at the same time. These factors alone make saving for retirement more difficult. A number of policy changes have also increasingly exposed households to these risks, building up further obstacles to saving for retirement. Social Security offers fewer protections because of an increasing retirement age, and employees receive less help from their employers than in the past. More people have to figure out complex “do-it-yourself” savings options while those who least need to save, because they have little risk exposure, tend to receive the greatest tax breaks for saving. The results have been fewer retirement savings, more uncertainty, and a direr outlook for a secure retirement for most Americans. The good news is that since savings are low and risk exposure is high because of past policy shortcomings, there are also straightforward solutions to build real retirement security for American families. These include updates to Social Security, new savings options that are complementary to the existing employment-based benefits, simplifying savings options, making tax incentives more efficient and offering people consistent protections of their savings in an increasingly uncertain world.

Christian Weller, PhD

Senior Fellow, Center for American Progress and author of Retirement on the Rocks

Christian Weller is professor of public policy at the McCormack Graduate School, Department of Public Policy and Public Affairs, at the University of Massachusetts, Boston. He is also a Senior Fellow at the Center for American Progress.

He has also worked at the Economic Policy Institute in Washington, D.C., Center for European Integration Studies at the University of Bonn in Germany, under the Department of Public Policy of the AFL-CIO in Washington, D.C. and in Banking in Germany, Belgium and Poland.

Christian Weller, PhD

UMB
McCormack Hall Room 420
Boston, MA 02125-3393
617-287-6947
Fax 617-287-6949
christian.weller@umb.edu
umb.edu

Continued
Professor Weller has published more than 100 articles in academic and popular publications. His work is frequently cited in the press and he is often a guest on national TV and radio programs. He has also testified before the U.S. Congress and state and municipal governments on retirement issues and middle class economic security. He holds a PhD in economics from the University of Massachusetts, Amherst.

He was co-editor with Teresa Ghilarducci of *Employee Pensions: Policies, Problems and Possibilities*. In his new book—*Retirement on the Rocks: Why Americans Can’t Get Ahead and How New Savings Policies Can Help*—he makes the case that policymakers have failed to empower Americans to save and protect their savings at a time of growing economic risk and insecurity. While the economy continues to be more unstable, policymakers have taken away and ignored the need for risk protections. But because the retirement crisis is the result of broken promises, there is a better policy path forward.
NASRA Update: Significant Reforms to State Retirement Systems

Nearly every state has made meaningful changes in recent years to its pension plans’ benefit structures, financing arrangements, or both. Meanwhile, challenging capital markets are forcing many plans to consider lowering their investment return assumption, which increases plan costs and unfunded liabilities. This session will feature an overview of these and other key trends affecting the public pension community, including the recent reforms, funding issues, actuarial assumptions and discussion of other challenges facing public pensions.

Keith Brainard
Research Director,
National Association of State Retirement Administrators

As research director for the National Association of State Retirement Administrators since 2002, Keith Brainard conducts research pertinent to public retirement system administration and policy. He is co-author of The Governmental Plans Answer Book, Third Edition, and he created and maintains an online compendium of public pension data. Keith has discussed public pension issues before Congress, state legislative committees, public pension boards of trustees, and on broadcast television and radio. Keith is an appointed member of the Texas Pension Review Board and an elected member of the Georgetown, Texas city council. He holds a BA and an MPA from the University of Texas at Austin.
Washington Update

2017 will bring a new Administration and a new Congress to Washington. Will retirement security be a priority for our new president? Will Congress seriously discuss the future of Social Security—will the program be expanded to address a growing retirement crisis or constrained in the name of a balanced budget and entitlement “reform?” To what extent have the current campaigns given us any clues about the direction we might be heading?

This session will discuss all of these questions and more. We’ll discuss retirement as an issue in the current election and explore how different outcomes could impact the future of public employee retirement benefits. And, we’ll highlight ways that NPEA members can influence the discussion.

Tom Lussier
President, The Lussier Group

Tom Lussier is President of The Lussier Group, a governmental affairs consulting firm based in Alexandria, VA. The Lussier Group offers a full range of government-related consulting services and legislative representation primarily focused on public employee pension and health benefits. In addition, the firm is actively engaged in the management of national coalitions in support of specific Federal advocacy objectives, including the Coalition to Preserve Retirement Security (CPRS) and the Public Sector HealthCare Roundtable.

Mr. Lussier previously served as Executive Director and CEO of the Massachusetts Teachers’ Retirement System (MTRS). For nearly 19 years, he was responsible for the administration of retirement benefits for approximately 110,000 active and retired teachers and school administrators of the Commonwealth of Massachusetts.

Mr. Lussier has served as President of the National Council on Teacher Retirement (NCTR); Chairman of the Coalition to Preserve Retirement Security (CPRS); and President of the National Pension Education Association (NPEA). He has been an instructor with the International Foundation of Employee Benefit Plans’ Certificate of Achievement in Public Plan Policy (CAPPPTM) in Employee Pensions and is a former member of the Foundation’s Public Employee Committee.
Prior to the MTRS, he served as the First Deputy Commissioner of the Massachusetts Division of Public Employee Retirement Administration and was elected to four terms in the Massachusetts House of Representatives. He has the distinction of being the youngest person elected to the Massachusetts House of Representatives; he was first elected in 1977 at the age of nineteen. In 1976, Mr. Lussier was elected to the City Council in Pittsfield, MA.

Mr. Lussier is a former member of the Massachusetts Retirement Law Commission, and a former Trustee of the Methuen Contributory Retirement System in Methuen, MA.
Messaging GPS: Mapping Your Benefits Communications Strategy

The negative news headline, the difficult public hearing, the unflattering Facebook post: are you prepared to respond? This hands-on session will teach you how to stay on point and positive with customized “message maps” that help you tell your system’s story and guide any stakeholder conversation into the direction you want to go.

This session provides you real tools to use to improve your interactions with members, policy makers, news media, and other external stakeholders. You’ll get the opportunity to craft a message that counters negative or incorrect information by using a message map. The Employees Retirement System of Texas uses a collaborative process to develop message maps that are used throughout the agency. The maps provide consistent, accurate and positive message points that are designed to be used in counseling sessions, presentations, publications and legislative testimony. ERS trains all ERS employees—from directors to investment staff to call center employees—to use the message maps in their daily work, so that “employee ambassadors” are equipped with important strategic information and can represent the agency effectively.

This is a hands-on interactive session that will help you think more strategically about developing and delivering consistent, focused messages about your programs. In today’s environment, it’s more important than ever to manage the conversation.

ERS successfully used the message map discipline during their last legislative session. The end result was increased state and member contributions to the retirement program and a complete turnaround in the financial status of the plan.

Cathy Terrell
Deputy Executive Director,
Employees Retirement System of Texas (ERS)
Cathy Terrell helps oversee agency operations and programs that provide retirement and deferred compensation benefits for nearly 200,000 state employees.

Cathy Terrell
Deputy Executive Director
Employees Retirement System of Texas
200 East 18th Street
Austin, TX 78701-3207
518-867-7176
Catherine.Terrell@ers.state.tx.us
www.ers.state.tx.us

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employees and retirees. The agency also provides health care benefits to more than 500,000 who participate in the Texas Employees Group Benefits Program. Cathy has served in several roles at ERS including as the Director of the Governmental Affairs, Communications and Research, and Customer Benefits divisions. She has worked in both the public and private sector in public affairs and marketing. As a newspaper reporter and editor, her work earned awards from the Associated Press. She is a graduate of Texas A&M University and is a Certified Public Manager.
Considering Our Future Selves

Why do people regularly have problems doing the things that they say they want to do? We overeat, but want to diet. We sleep in, but want to wake up early to go to the gym. And perhaps most pressingly, we fail to save for the long-term when we know that we should.

In the 21st century, an underfunded retirement is particularly problematic: people are living longer than they ever have before but retiring at roughly the same age as they have been for decades. Previous research has tried to understand problems with retirement decision-making by focusing on the ways in which people treat present and future rewards.

In this talk, I review a growing body of work that takes a different viewpoint, one that focuses on how perceptions of the self over time can dramatically affect decision-making. Specifically, I will discuss the origins of our relationships with our future selves, how we may differ in the ways that we think about and consider these distant selves, and how these relationships relate to the long-term choices we make.

I will conclude by reviewing tools that can help people bridge the gap between their current selves and their future selves, thereby increasing long-term saving.

Hal Hershfield, PhD
Assistant Professor of Marketing
Anderson School of Management
University of California, Los Angeles

Hal E. Hershfield is Assistant Professor of Marketing at UCLA’s Anderson School of Management. Prior to UCLA, Professor Hershfield taught at NYU's Stern School of Business, and was a Post-Doctoral Fellow at the Kellogg School of Management at Northwestern University.

His research focuses on judgment and decision-making and social psychology, with a particular interest in how thinking about time can strongly impact decision-making and emotional experience.

Professor Hershfield received his Ph.D. from Stanford University, and his B.A. from Tufts University. He was recently named a Rising Star by the Association for Psychological Science, and has received funding from the Templeton Foundation’s New Paths to Purpose Grant Program, and the
Russell Sage Foundation Small Grant in Behavioral Economics. Professor Hershfield has consulted with Allianz, Prudential, the Principal Financial Group, Gibraltar Ventures, and American Greetings, and sits on the academic advisory boards of Morningstar and Abaris Financial.

His work has been published in top journals including *Psychological Science*, the *Journal of Personality and Social Psychology*, and the *Journal of Marketing Research*. He has also contributed op-eds to the *New York Times*, *Slate*, the *Huffington Post*, and *Harvard Business Review*. 
National Pension Case Law Update

Robert Klausner, Esq.
Klausner, Kaufman, Jensen & Levinson, P.A.

Robert D. Klausner, Esq. is the principal in the law firm of Klausner, Kaufman, Jensen & Levinson. For 35 years, he has been engaged in the practice of law, specializing in the representation of public employee pension funds. The firm represents state and local retirement systems in more than 20 states.


Mr. Klausner graduated Phi Beta Kappa from the University of Florida with a Bachelor of Arts and from the University Florida College of Law with the degree of Juris Doctor. For more than 10 years, Mr. Klausner has been listed in the publication The Best Lawyers in America and holds an “AV pre-eminent” rating, the highest rating for competence and ethics, from Martindale Hubbell national lawyer rating service. In 2008, Mr. Klausner successfully represented the Commonwealth of Kentucky and the Kentucky Retirement Systems in the United States Supreme Court in Kentucky Retirement Systems v. Equal Employment Opportunity Commission, 128 S. Ct. 2361 (2008).

Mr. Klausner lives in Cooper City, Florida with his wife, Kathy. They have four daughters and three sons-in law, and four beautiful grandchildren.

Robert Klausner, Esq.
Klausner, Kaufman, Jensen & Levinson
10059 Northwest 1st Court
Plantation, FL 33324
954-916-1202
Fax 954-916-1232
bob@robertdklausner.com
Elder Law and Planning for the Future

As the population ages more of us will be faced with elder law issues with older family members and ourselves in the future. Those concerns include health care, planning for incapacity or mental incompetence, receiving eligible benefits, living arrangements, and estate planning.

Comprehensive estate planning can ensure that your assets and property will be protected during your life and when you die, be transferred to your beneficiaries quickly according to your wishes and with minimum tax consequences. Estate planning can also assure that family members know how you want your financial and medical affairs to be handled if you become incapable of making your own decisions.

There are several tools that will help accomplish your estate planning strategies, including wills, trusts, powers of attorney and advance health care directives. It is important to review your documents regularly, or when you experience major life changes.

Susan B. Geffen, Esq.
Elder law and estate planning attorney, gerontologist and author

Susan Geffen is an elder law and estate planning attorney, gerontologist, and author. She was a former Elder Law Professor and General Counsel for a major nursing home corporation. She was a civil rights attorney for most of her career advocating for elderly and disabled clients. Currently as an elder law attorney her emphasis is in Estate Planning, Medi-Cal Planning, Conservatorships, Trust Litigation and Nursing Home Abuse.

Susan is the creator of “Raising Up Your Parents” seminars to assist those facing the challenges of caring for elderly relatives and their own futures, a program that has been attended by more than ten thousand adult children, caregivers and seniors. She is the author of The Seven Triggers of Mental Health Decline in Seniors and the highly regarded book TAKE THAT NURSING HOME AND SHOVE IT! How to Secure an Independent Future for Yourself and Your Loved Ones. She is often referred to as the “Elder Care Guru” by her 10,000 plus e-newsletter followers.
Personalized Aging Strategies

The concept of taking individual characteristics into account when identifying risks to and providing recommendations for longevity is what I’ve termed “personalized aging.” And, as we try to ensure that further growth in our average lifespan is made up of years spent in good health versus disability, this idea’s potential impact is enormous.

In recent years, the phenomenal advances made in genomics research, coupled with the increased application of high-performance computing to the analysis of large health data sets, have transported this idea of precisely tailored health recommendations from the realm of science fiction to a likely next step in the progression of the medical field.

The science of genomics has undergone a massive increase in applicability and accessibility in a relatively short amount of time. What started with the discovery of gene mutations tied to specific rare diseases is now enabling physicians to determine which treatments for common age-related illnesses—from diabetes to cancer—will be most effective based on the patient’s genome. Over the same period, the cost of genetic sequencing has gone from several million dollars per individual genome to a few hundred dollars and, for those determining their genetic makeup from the comfort of home, sending a vial of saliva through the mail.

In this time of incredible opportunity, our goal now is to gain support for and conduct large genome-wide association studies and powerful computing techniques, sift through millions of genetic variants, and identify those that determine responsiveness to diets, exercise, supplements, and more. This information can then be used to recommend optimal interventions on an individual basis.

For instance, the emerging discipline of “nutrigenomics,” or the study of how our diet interacts with our genes and affects gene expression, is an especially promising facet of the field. As scientists, including several here at the USC Leonard Davis School of Gerontology, uncover links between specific diets and resistance to aging’s maladies, there still isn’t one perfect diet for everybody. Instead, the benefits of specific dietary variations—from low-protein to low-carb to veganism to periodic fasting to Mediterranean and everything in between—appear to vary based on genotype.

Providing personalized guidance based on genomics could make a huge difference in both our society’s perception of aging and the huge costs of age-related disease that we collectively bear. A physically active person who finds themselves at increased risk for cardiovascular disease could

Continued ►
adopt a diet that precisely addresses both their heart health and energy
needs, delaying a heart attack or stroke for years. Someone facing a high
likelihood of osteoporosis would have an incentive to start weight-bearing
and balance-improving exercises early to prevent a catastrophic fall and
long hospital stay. Someone with a genetic susceptibility to Alzheimer’s
disease could start preventive brain training exercises, as well as a
Mediterranean diet and physical exercise allowing themselves to remain at
home and independent for a longer portion of their golden years.

Pinchas Cohen, MD
Dean of the Leonard Davis School of Gerontology,
University of Southern California and
Executive Director, Andrus Gerontology Center at USC

Dr. Cohen is the Dean of the Leonard Davis School of Gerontology at the
University of Southern California and Executive Director of the Andrus
Gerontology Center at USC. He graduated with highest honors from the
Technion Medical School in Israel, trained in Pediatrics and Endocrinology
at Stanford University, and held faculty positions at the University of
Pennsylvania and UCLA where he was Chief of Pediatric Endocrinology,
Vice Chair for Research, and the Director of the Diabetes Research Center.

He received numerous awards for his research, including an NIA
“EUREKA” Award and the Transformative RO1-Grant from the Director of
the National Institutes of Health. He is also a recipient of awards from the
Glenn Foundation for Aging Research, the American Diabetes Association,
the American Pediatrics Society, and the Prostate Cancer Foundation. He
published over 300 papers and has an h-factor of 75.

Dr. Cohen pioneered the emerging science of mitochondrial-derived
peptides. He holds several patents for these novel hormones and is a co-
founder (and Director) of CohBar, a biotechnology company developing
treatments for diseases of aging that is traded at the Toronto Venture
Exchange. He serves on the boards of several professional journals and
societies, including the American Society of Aging, the Milken Institute
Center for the Future of Aging, the American Federation for Aging
Research and is president of the Growth Hormone Society. Dr. Cohen is
leading several new initiatives at the USC Davis School, including the
development of a Center for Digital Aging, and a major focus on the
creation of tools for “Personalized Aging”, an approach he has been
spearheading for the purpose of garnering the latest technologies such as
genomics, towards individualizing healthy-aging strategies, that has been
featured in the Milken Global Conference and in the Bloomberg Longevity
Economy Conference. Dr. Cohen lives in Santa Monica with his wife and
two teenage kids.
### CONCURRENT BREAKOUT SESSIONS

<table>
<thead>
<tr>
<th>Session</th>
<th>Room</th>
<th>1 – 2 pm</th>
<th>2:10 – 3:10 pm</th>
<th>3:20 – 4:20 pm</th>
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<tbody>
<tr>
<td>1 “Rob Speak”: Navigating the Language of the Retirement Industry</td>
<td>Plaza II</td>
<td></td>
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<tr>
<td>2 You Really Can Offer Investment and Retirement Advice to Your Participants</td>
<td>Plaza I</td>
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<tr>
<td>3 Increasing Retirement Knowledge: Wyoming’s Teacher and Student Education Programs</td>
<td>1st: Plaza I</td>
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<tr>
<td></td>
<td>2nd: Plaza II</td>
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<tr>
<td>4 DIY Video Production</td>
<td>Plaza III</td>
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</tr>
</tbody>
</table>

### BREAKOUT SESSION ONE

**“Rob Speak”: Navigating the Language of the Retirement Industry**

The pension industry, as most industries, has its own language. In this session Rob will discuss and simplify an extensive list of the acronyms and terms we hear in our work everyday. In three categories—Pension, Actuary, and Investment—we will learn the more standard definitions, followed by “Rob Speak,” which explains the terms in easier to understand laymen’s language. In the Actuary category we are treated to some bonus material that looks at the lighter side of actuaries.

**Rob Rust**  
*Vice President of Business Development, ICON Integration and Design*

Rob has 27 years working in the public pension arena. Twenty-three years working for the Public School & Education Employee Retirement Systems of MO as Director of Member Services and then Asst. Executive Director, and the last 7 years working for Icon Integration & Design helping public pension plans meet their data integrity needs. In his previous life, Rob was a classroom teacher and coach in Missouri.

Rob’s public pension experience spans every facet of the day-to-day operations of a pension plan, from the walk-in member, to working with the Board of Trustees. Additionally, Rob served on GFOA’s Committee on...
Retirement and Benefits Administration and for several years as a member of the Missouri Association of Public Employee Retirement Systems (MAPERS) board.

BREAKOUT SESSION TWO

You Really Can Offer Investment and Retirement Advice to Your Participants

In the past, participants in the Utah Retirement Systems (URS) had to look to outside financial advisors for help with their pension decisions and defined-contribution plan investment choices. Starting in early 2015, URS advisors (employees of URS) began offering investment and retirement advice directly to participants. Offering this service required approval of both internal and external constituents. Eighteen months after URS started this project, member demand for the advice service is through the roof!!! Come learn how we did it, to explore some ideas on how your retirement system can too.

Michael Wilson, CFP®, CRC®

Utah Retirement Systems

Michael L. Wilson, MBA, CFP®, CRC®, works for the Utah Retirement Systems, conducting group seminars and one-on-one counseling with officials, members, and local/county/state administrative personnel regarding retirement benefits. He is also the owner of Integrity Financial Planning, specializing in retirement saving, investments, rollovers, IRAs, 401k, 403b and retirement income planning.

Prior to founding Integrity in 1998, Mike worked as a faculty member at the College for Financial Planning in Denver, training other financial advisors. He has extensive experience in the mutual fund industry, having worked with Fidelity Investments and Invesco Mutual Funds. Mike has an MBA in Finance from Baylor University, and he is a Certified Financial Planner® and a Certified Retirement Counselor®. He also serves as a technical reviewer for the Journal of Financial Planning.

Tuesday, October 25
1 – 2 pm
and
3:20 – 4:20 pm
Plaza I
BREAKOUT SESSION THREE

Increasing Retirement Knowledge: Wyoming’s Teacher and Student Education Program

During a recent Save for Retirement Week, Wyoming Retirement System encouraged members and all Wyoming citizens to reflect on their personal retirement goals and determine if they are on target to reach those goals.

Knowing they are uniquely positioned to be able to help in the development of early financial literacy for Wyoming kids, they developed a story where a young girl travels forward in time and learns about the importance of saving and what it means to be retired. In this session you’ll see the story in action.

WRS extended the education campaign and began working with schools to promote early financial literacy for Wyoming kids. WRS holds basic investment seminars at Junior/Middle Schools and High Schools across the state of Wyoming. While visiting these schools, WRS staff reaches out to members of the retirement system to build a better working relationship with members, as well as helping future generations prepare for retirement.

George Eason
Education Services Coordinator,
Wyoming Retirement System

George Eason is the Education Services Coordinator for the Wyoming Retirement System, where he is responsible for retirement education programs for both active and retired members. He has been with WRS for 12 years.

George retired from the United States Navy after a 21 year career, where he was the Chief Recruiter for Naval Recruiting in Colorado, Wyoming, Kansas and Nebraska.

His many awards include three Navy Commendation Medals and four Navy Achievement Medals. He currently holds both the CRC and national...
Social Security Advisor designations, and has held both Series 7 and 63 licenses.

Among his numerous organizations, George is a member of the Professional Bowlers Association.

**BREAKOUT SESSION FOUR**

**DIY Video Production**

Have you been thinking about creating in-house retirement videos for your system, but don’t know where to begin? Have you made a few retirement videos, but are looking for new ideas, tips and techniques? Or has your system embraced the making of retirement videos and you feature them regularly?

If you answered yes to any of the above, then this session is for you. We will talk about some of the upfront decisions to be made, planning the shoot and the equipment that goes into the making of in-house retirement videos. We will share some success stories as well as talk about some of the best ideas that didn’t quite work out.

**Susan Wood**

*Director of Communications, Public School and Education Employee Retirement Systems of Missouri*

Susan Wood is the Director of Communications for the Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS). She joined the Systems in 2010 and is responsible for overseeing the daily activities of the communications department. Susan’s primary responsibilities include maintaining the integrity of the PSRS/PEERS brand and key message points, as well as planning and managing the execution of all print and electronic communication to the varied members and other audiences of PSRS/PEERS.

Susan has over 15 years of experience in the areas of brand strategy, project management and communications planning. Prior to joining PSRS/PEERS, Susan spent the majority of her career working in supervisory roles for leading advertising agencies. She holds a Bachelor of Science degree from the University of Missouri-Columbia.
The National Pension Education Association (NPEA) is governed by a seven-member Board of Directors which is composed of six members who are elected for two-year terms by the membership, and a past president. The board annually elects from among its members a president, president-elect, secretary, and treasurer.

The Board of Directors is responsible for the administration of the organization and for providing the leadership necessary to achieve the NPEA mission.

Any member interested in serving on the board should notify the president of the board in writing. The Board’s nomination committee will review the qualifications of interested candidates and recommend a candidate for election at the annual conference.

**Erika Glaster, President**

Erika M. Glaster is the Executive Director of the Massachusetts Teachers’ Retirement System. Erika has worked for MTRS since 1986. She began as a Retirement Counselor and went on to hold various management positions including Director of the MTRS Western Regional Office and Assistant Executive Director for Member Services. From 1998 to 2014, she served as the Deputy Executive Director, overseeing Member Services in both the main and regional offices, Benefits Administration, Retiree Services, Communications and Training, and the Call Center.

For over 20 years, Erika has overseen the development and implementation of the educational programs provided to members and employers of the MTRS. She is a regular speaker at conferences and educational seminars, including those sponsored by the MTRS and various constituent organizations.

Erika holds a bachelor’s degree from Bowdoin College and a master’s degree in Public Administration from Suffolk University. She was elected to the Board of Directors of the National Pension Education Association (NPEA) in 1997, and served as Treasurer from 1998 to 2001. Erika rejoined the NPEA Board of Directors in 2008.
Aimee L. Rives, Past President

Aimee Rives retired from the Kentucky Retirement Systems on September 1, 2016. During her career, Aimee coordinated member and employer education programs for KRS. Kentucky Retirement Systems is responsible for the investment of funds and administration of benefits for over 355,000 state and local government employees in the Commonwealth of Kentucky. These employees include state employees, state police officers, and city and county employees, as well as non-teaching staff of local school boards and regional universities.

Aimee first joined KRS in December 1992 as a retirement counselor eventually becoming the Educational Services Coordinator for member and employer programs. She moved to Massachusetts in January 2000 to join the Massachusetts Teachers’ Retirement System and served as the Educational Services Coordinator from February 2000 through May 2002. She returned to Kentucky in January 2003 and resumed her former position with Kentucky Retirement Systems.

Aimee has been a member of the NPEA since 1996. She retired with over 27 years of service and is currently enjoying her transition to retirement.

Patrick W. Lane, President-Elect

Patrick Lane is the director of member services for the Oklahoma Public Employees Retirement System (OPERS) in Oklahoma City. Patrick joined OPERS in October 2007, serving as director of communications beginning his second tenure in the public pension industry. Previously, he served for eight years as the director of communications and external affairs for the Indiana Public Retirement System (formerly the Public Employees’ Retirement Fund) in Indianapolis.

A Hoosier native and graduate of the Indiana University School of Public and Environmental Affairs, Patrick has spent much of his career in the development of public sector retirement education and customer service programs. He developed the first distance education program, customer service center, call center, and online content at Indiana, and is now overseeing defined benefits administration for the Oklahoma retirement system.
Ronda Peterson, Treasurer

Ronda Peterson is the Director of Member Services for the Public School and Education Employee Retirement Systems of Missouri (PSRS/PEERS) and has served in this position since 2009. She leads the Member Services team which serves over 240,000 Missouri educators, educational employees, retirees and beneficiaries.

Ronda joined PSRS/PEERS in 1996 as a benefits counselor and has also held the positions of assistant benefits supervisor and member education administrator before moving into her current role. While at PSRS/PEERS, she has provided guidance and input into a variety of key initiatives such as the creation and implementation of a new pension administration system, the development and expansion of member education programs and new member communication tools.

Ronda holds a Bachelor of Science degree in Business Administration from Lincoln University, a Graduate Certificate in Personal Financial Planning from Kansas State University, and a Certified Retirement Counselor designation with the International Foundation for Retirement Education. She has been involved with NPEA since 2001 and has served as treasurer since 2013.

Jane Suhr, Secretary

Jane Suhr is a Senior Retirement Services Specialist with the Minnesota Teachers Retirement Fund Association, which serves 170,000 members across the state of Minnesota. She joined the Minnesota TRA in July 2006, when her former retirement fund, the Minneapolis Teachers’ Retirement Fund Association merged with the state teacher’s fund. Jane’s current role at TRA is providing customer service and benefit processing to its members. In her past positions with the former MTRFA, Jane was responsible for benefit counseling as well as coordinating member workshops and presentations for its 13,000 members. Prior to that, she managed the real estate investments held by the pension fund.

Jane has been a member of NPEA since 1996, and has served on the NPEA Advisory Committee and the Mentorship Committee. Jane has a BA in Mathematics and holds the designation of CRC from InFRE.
Terry F. O’Connor, Board Member

Terry O’Connor is the Director of Member Services for the Texas County and District Retirement System (TCDRS) where he oversees member services and member benefits, and related member communication issues and staff responsible for serving TCDRS’ 270,000 members, and over 700 county and district employers.

Prior to joining TCDRS, he was the manager of member and field services for the Illinois Municipal Retirement Fund (IMRF). For twelve years, he directed a staff responsible for administering services to IMRF’s members and government employers through member and employer presentations, retirement planning seminars, member benefit counseling, and its 800 number. Before joining IMRF, O’Connor was the vice president of sales and marketing and manager of reservations for an international charter airline. He has been a member of NPEA since 1999.

Travis Almond, Board Member

Travis Almond is the Member Services/Communications Manager for the South Dakota Retirement System (SDRS) and has served in this position since 2008. The Member Services department team is responsible for providing education and customer service to over 79,000 SDRS members and 476 employer units. SDRS is a cost sharing, multiple employer, public employee defined benefit pension plan. SDRS provides retirement, disability, and survivor benefits for employees of public school districts, the State of South Dakota, municipalities, counties, the Board of Regents, and other public employers.

Travis joined SDRS in 2001 as an SDRS Retirement Planner, focusing on benefit counseling as well as educating members via workshops and seminars before moving into his current role. Since 2008, Travis has overseen the development, expansion, and implementation of member education programs, member communication tools, and customer service programs. Prior to working with SDRS, Travis worked in the private sector offering financial protection and wealth management products and services.

Travis holds a Bachelor of Arts in Business from Chadron State College and the Certified Retirement Counselor (CRC) designation with the International Foundation for Retirement Education. Travis has been involved with NPEA since 2006 and was elected to the Board of Directors in 2014.
David T. Daly, Administrator

Dave Daly retired in 2005 as the manager of the Public Information Office for the New York State Teachers’ Retirement System which represents over 365,000 active and retired members. He was the System’s spokesperson and was responsible for its publications, Web site and media information. Previously, he served as the coordinator of Preretirement Planning where he organized and implemented the System’s Preretirement Planning Seminar Program that has been attended by over 100,000 members and spouses since it began in 1987.

Dave was a junior high school teacher and coach for 10 years before becoming a Retirement System Information Representative. He is a graduate of Mt. St. Mary’s College in Maryland and the State University of New York at Albany. He has received the CRC and CRA designations from InFRE. He has been an active member of NPEA since 1986 and served on the NPEA Board Of Directors from 1994 to 2005.
Conference Exhibitors

The exhibitors play an important role at our conferences, demonstrating new, innovative and updated products to help us better serve our members.

We are pleased to welcome these companies and we encourage you to stop by their exhibits and find out more about their services and products.

**Digital Deployment**
Mac Clemmons  
Chief Executive Officer  
mac@digitaldeployment.com

Rocky Martin  
VP, Sales and Development  
2321 P Street, First Floor  
Sacramento, CA  95816  
916-238-1812  
rocky@digitaldeployment.com  
digitaldeployment.com

**Icon Integration and Design**
Rob Rust  
Vice President Business Development  
9393 W. 110th Street, Suite 500  
Overland Park, KS  66210  
913-221-8801  
Cell 573-808-6494  
rrust@iconintegration.com  
iconintegration.com

**International Foundation for Retirement Education (InFRE)**
Betty Meredith, CFA®, CFP®, CRC®  
Director, Education and Research  
3000 Green Road #130857  
Ann Arbor, MI  48113  
847-756-7342  
BMeredith@infre.org

**Linea Solutions, Inc.**
Brian Colker  
Principal  
2701 Ocean Park Blvd #251  
Santa Monica CA  90405  
310-600-1425  
office@linearsolutions.com

**Provaliant Retirement**
Jay Masci  
Senior Project Oversight Manager  
602-705-9607  
jmasci@provaliant.com

Shelly Pardis  
Project Manager  
5518 E. Hartford Avenue  
Scottsdale, AZ  85254  
406-431-5980  
spardis@provaliant.com  
provaliant.com

**Sagitec Solutions LLC**
Stephanie Schrankler  
Director, Communication & Learning  
651-323-3228  
stephanie.schrankler@sagitec.com

Diann Clift  
Business Development Manager  
422 County Road D East  
Little Canada, MN  55117  
317-331-5542  
diann.clift@sagitec.com

**PLEASE VISIT THE EXHIBITS**

Sunday, October 23  
8 am – Noon

Monday, October 24 – Tuesday, October 25  
8 am – 4 pm

Plaza Arbor
NPEA Annual Conferences and Presidents, 1981 – 2016  
Proudly celebrating 36 years of pension education!

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<thead>
<tr>
<th>Annual conference</th>
<th>Year</th>
<th>Location</th>
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<tr>
<td>1st</td>
<td>1981</td>
<td>Myrtle Beach, South Carolina</td>
<td>Phyllis C. Gardner</td>
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<td>2nd</td>
<td>1982</td>
<td>Hilton Head Island, South Carolina</td>
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<td>4th</td>
<td>1984</td>
<td>Harrisburg, Pennsylvania</td>
<td>Aldo Mastrine, 1st President</td>
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<td>5th</td>
<td>1985</td>
<td>Cincinnati, Ohio</td>
<td>Bruce Hoskins, 2nd President</td>
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<td>6th</td>
<td>1986</td>
<td>Albany, New York</td>
<td>Hiram Korpeck, 3rd President</td>
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<td>7th</td>
<td>1987</td>
<td>Charleston, South Carolina</td>
<td>Allen Eldridge, 4th President</td>
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<td>8th</td>
<td>1988</td>
<td>San Antonio, Texas</td>
<td>Carlos Resendez, 5th President</td>
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<td>9th</td>
<td>1989</td>
<td>St. Paul, Minnesota</td>
<td>Sheryl Wilson, 6th President</td>
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<td>10th</td>
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<td>Portland, Oregon</td>
<td>Donald W. DeLuca, 7th President</td>
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<td>Donald W. DeLuca</td>
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<td>12th</td>
<td>1992</td>
<td>Chicago, Illinois</td>
<td>Thomas R. Lussier, 8th President</td>
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<td>13th</td>
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<td>Louisville, Kentucky</td>
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<td>17th</td>
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<td>Baltimore, Maryland</td>
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<td>18th</td>
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<td>Tempe, Arizona</td>
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<td>19th</td>
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<td>Naples, Florida</td>
<td>Steven P. Chase, 12th President</td>
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<td>21st</td>
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<td>St. Louis, Missouri</td>
<td>David T. Daly, 13th President</td>
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<td>22nd</td>
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<td>23rd</td>
<td>2003</td>
<td>Destin, Florida</td>
<td>Rebecca Frasher, 14th President</td>
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<td>24th</td>
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<td>25th</td>
<td>2005</td>
<td>San Antonio, Texas</td>
<td>Barbara Baird, 15th President</td>
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<td>26th</td>
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<td>Savannah, Georgia</td>
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<td>27th</td>
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<td>28th</td>
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<td>29th</td>
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<td>Susie Dahl, 17th President</td>
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<td>30th</td>
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<td>31st</td>
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<td>33rd</td>
<td>2013</td>
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<td>34th</td>
<td>2014</td>
<td>Portland, Oregon</td>
<td>Aimee Rives</td>
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<td>35th</td>
<td>2015</td>
<td>Lexington, Kentucky</td>
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<td>36th</td>
<td>2016</td>
<td>Newport Beach, California</td>
<td>Erika Glaster</td>
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CONFERNECE NOTES

■ Cell phones and other devices
  Please refrain from using cell phones or other communication devices during presentations. We ask that you silence or turn off devices and leave the session if you need to answer a call.

■ Conference attendance lists
  An attendee list is provided to give you an opportunity to continue to network with colleagues after you return home. The information may not be used for any promotional purposes.

■ Responsible behavior
  Attendees who choose to drink alcoholic beverages are encouraged to do so responsibly.

■ Conference presentations
  After the conference, conference presentations will be available in the Members Only area of the NPEA website at www.npea.com.
Evaluation Form:  
Saturday, October 22 and Sunday, October 23

Please complete this survey and leave it with an NPEA representative before you leave.  
Thank you for attending and for your feedback—we value your opinion!

<table>
<thead>
<tr>
<th>Excellent</th>
<th>Poor</th>
</tr>
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</table>

**BUSINESS SESSIONS**

1) **InFRE Pre-Conference Workshop:**  
   Ethics for Public Pension Professionals  
   *Dennis Gatlin*  
   ![](image)

2) **Systems Roll Call:**  
   Latest News from NPEA Member Systems  
   ![](image)

3) **InFRE Pre-Conference Workshop:**  
   Fundamentals of Retirement Planning  
   *Michael Wilson*  
   ![](image)

Name (optional) __________________________  
System (optional) __________________________
Please complete this survey and leave it with an NPEA representative before you leave. Thank you for attending and for your feedback—we value your opinion!

<table>
<thead>
<tr>
<th>BUSINESS SESSIONS</th>
<th>Excellent</th>
<th>Poor</th>
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<tbody>
<tr>
<td>1) Keynote: Eagles Don’t Fly in Flocks, But Seagulls Never Get Lonely</td>
<td>5 4 3 2 1</td>
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<tr>
<td>Chad Hymas</td>
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<tr>
<td>2) New Policies Can Help Americans Save for Retirement</td>
<td>5 4 3 2 1</td>
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<td>Christian Weller</td>
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<td>3) NASRA Update: Significant Reforms in State Retirement Systems</td>
<td>5 4 3 2 1</td>
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<td>Keith Brainard</td>
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<td>4) Washington Update</td>
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<td>Tom Lussier</td>
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<td>5) Messaging GPS: Mapping Your Benefits Communications Strategies</td>
<td>5 4 3 2 1</td>
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<td>Cathy Terrell</td>
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<td>6) Considering Our Future Selves</td>
<td>5 4 3 2 1</td>
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<td>Hal E. Hershfield</td>
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Name (optional) ___________________________________________ System (optional) ____________________________
Evaluation Form: Tuesday, October 25

Please complete this survey and leave it with an NPEA representative before you leave. Thank you for attending and for your feedback—we value your opinion!

BUSINESS SESSIONS

1) National Pension Case Law Update
   Robert Klausner ................................................................. 5 4 3 2 1

2) Elder Law and Planning for the Future
   Susan B. Geffen ............................................................... 5 4 3 2 1

3) Personalized Aging Strategies
   Pinchas Cohen ................................................................. 5 4 3 2 1

4) Breakout Sessions
   “Rob Speak”: Navigating the Language of the Retirement Industry
   Rob Rust ................................................................. 5 4 3 2 1

   You Really Can Offer Investment and Retirement Advice to Your Participants
   Michael Wilson ................................................................. 5 4 3 2 1

   Increasing Retirement Knowledge: Wyoming’s Teacher and Student Education Program
   George Eason ................................................................. 5 4 3 2 1

   DIY Video Production
   Susan Wood ................................................................. 5 4 3 2 1

CONFERENCE

5) Overall opinion of the conference .................................................. 5 4 3 2 1
6) Amount of useful information .................................................. 5 4 3 2 1
7) The opportunity to network and share ideas .................................. 5 4 3 2 1
8) The location/conference facility .................................................. 5 4 3 2 1
9) Was this your first NPEA conference? ........................................... □ Yes □ No
10) What sessions or presenters would you like repeated in the future? ........................................................................

12) What other topics, presenters or themes would you suggest for future conferences? ........................................

Name (optional) __________________________________________________ System (optional) ____________________________