



Hazlehurst Lamon Award Dinner and – Monday September 30, 2013 Georgia Tech Hotel and Conference Center, Atlanta, GA

Fall Fly-In “2014 and Beyond” – Tuesday October 1, 2013 Georgia Tech Hotel and Conference Center, Atlanta, GA Speaker Bios

Scott Abel is a senior investment consultant and a member of Mercer's Financial Strategies Group, which focuses on all aspects of pension risk management. Additionally, Scott serves as a member of Mercer's Discretionary Governance Committee – the outsourced fiduciary committee for Mercer's Delegated Investment Solutions. Scott has 14 years of experience in consulting to pension plans and has worked with multiple Fortune 500 firms on their varied investment needs.

Prior to joining Mercer in the summer of 2007, Scott was employed by several nationally recognized investment consulting firms. He served as the national leader of the Hewitt asset-liability team and has been involved in all aspects of plan governance including investment policy development, manager evaluation, and selection and performance evaluation. Prior to his time in the investment industry, Scott served as a US Naval officer working for the Naval Nuclear Propulsion Directorate.

Scott has a BS from the US Naval Academy and an MBA from the Fuqua School of Business, Duke University, where he graduated as a Fuqua Scholar. Scott holds a CFA designation.

Jim Berberian is a Principal and consulting actuary with Mercer in Atlanta. He also serves on the firm's Actuarial Resource Network.

For over twenty-five years Jim has worked with sponsors of qualified and nonqualified pension and savings plans, retiree welfare programs, and other post-employment benefits arrangements. He has served as the plan actuary for traditional, pension equity, and cash balance pension plans. Jim's consulting experience ranges from plan design, to valuation and administration, through benefit distribution and plan termination.

Jim holds a Master of Science in statistics with a minor in economics from The University of Texas at Austin, and is a graduate of Oberlin College with a Bachelor of Arts in mathematics and economics. He is an Associate of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary under ERISA.

Dorann J. Cafaro is a national retirement plans expert. She is the founding partner of Cafaro Greenleaf LLC, with roots going back to 1981. She was inducted into PLANSPONSOR's Hall of Fame, which recognizes those that have made a significant contribution to the retirement business. Dorann also is among the founders for National Retirement Partners, a leading national network of independent retirement experts.

She is nationally recognized throughout the retirement industry: being named Retirement Advisor of the Year by PLANSPONSOR magazine, one of the top 50 most influential people in the 401k retirement industry by 401k Wire, and is a frequent speaker at retirement industry national conferences and seminars. She has provided retirement education and consulting services for Fortune 500 companies and has testified in front of the USDOL.

Dorann has been a Regional Director of Retirement Services for Prudential Investments, a Corporate V.P. and National Director of Retirement Planning for PaineWebber/UBS, and a Senior Vice President of Marketing for a leading money management firm. She holds a B.S. from Marquette University in mathematics, and is Series 7, 8, 63, 65 and Health and Life licensed. With over 30 years in the financial industry, Dorann is recognized for her unique and unbiased consulting advice, and genuine care for the financial well-being of the retirement plan sponsor and participants.

Jeff Capwell is the leader of McGuire Woods' employee benefits and executive compensation group. He helps clients design equity-based and cash incentive plans, nonqualified deferred compensation arrangements, supplemental retirement plans (SERPs) and executive fringe benefit programs. He represents boards of directors and executives in negotiating and drafting employment, severance, change of control and consulting agreements. Jeff advises compensation committees and management on executive compensation philosophy and governance, and on related tax, securities and corporate law requirements, such as SEC disclosure rules. He helps colleges, universities and other tax-exempt organizations implement compensation and benefit programs for their executives.

A substantial portion of Jeff's practice is focused on employee benefit plan design and administration. Jeff provides advice concerning 401(k) plans, ESOPs, defined benefit pension plans, 403(b) and 457 plans, as well as health plans and other welfare benefit programs. He works with employers to obtain rulings and exemptions from the IRS, the U.S. Department of Labor, and other government agencies, and helps employers reach favorable outcomes in audits and examinations by such agencies. Jeff counsels plan trustees, investment committees and other fiduciaries on ERISA requirements and plan investment issues, and aids in investment advisory, consulting and other plan service provider agreements. He provides advice on employee benefits aspects of mergers and acquisitions, and helps clients integrate plans following business transactions. Jeff also counsels clients on a variety of specialized employee benefits matters, such as multiemployer pension plans, plan funding arrangements, early retirement programs and employee benefits aspects of downsizings and plan shutdowns.

In 2006, Jeff was named to "North Carolina Super Lawyers," Employee Benefits/ERISA, Super Lawyers, Thomson Reuters. From 2007-2013, he was selected for inclusion in "The Best Lawyers in America," and recently in 2013, was named "Lawyer of the Year."

Jeff frequently lectures and writes on executive compensation and employee benefits topics, and is a co-author of a BNA portfolio on compensation committees. He is a past president of the Southern Employee Benefits Conference.

Laurie Clark, is a large market Senior Technical Consultant for Lincoln Retirement Plan Services. In this role, she provides clients and colleagues with expertise on compliance, plan design, and regulatory issues.

Laurie joined Lincoln in 2010 and has over 12 years of industry experience. Prior to joining Lincoln, Laurie worked at The Hartford, most recently as a Pension Administration Consultant with an emphasis on plan documents and plan design. She previously held compliance and relationship management positions at AXA Equitable and Great West.

Laurie holds a Bachelor's degree in psychology from the University of Vermont. She holds the CPC, QPA, QKA and TGPC designations from ASPPA. Laurie is based in Atlanta, Georgia.

Ashley Gillihan is a member of Alston & Bird's Employee Benefits and Executive Compensation Group. He is also a secondary member of the firm's ERISA Litigation Group.

Ashley's legal practice focuses exclusively on assisting clients with various health and welfare benefit plan issues related to Cafeteria plan and flexible spending account related issues; consumer driven health care arrangements such as Health Reimbursement Arrangements ("HRAs") and Health Savings Accounts ("HSAs"); ERISA reporting, disclosure, and fiduciary obligations; COBRA administration; HIPAA portability and discrimination; HIPAA Privacy, Security, and Administrative Simplification; federal tax issues associated with health and welfare benefit plans (e.g. VEBAs, nondiscrimination testing, etc.); and Welfare Benefit Plan issues arising from various federal employment discrimination statutes such as the Americans with Disabilities Act ("ADA"), the Age Discrimination in Employment Act ("ADEA"), and the Pregnancy Discrimination Act ("PDA").

Ashley represents corporate plan sponsors, insurers, HSA trustee/custodians, financial institutions and third party benefit plan administrators.

Ashley lectures frequently and has published various articles on health and welfare benefit plan topics. He is a faculty member for MCOL (a managed health care on-line organization) and the Institute of Applied Management and Law (IAML). He is a member of the Advisory Board of Editors of the Benefits Compensation Law Alert and the Technical Advisory Council to the Employer's Council on Flexible Compensation. He is also the primary author of the *Flexible Benefits Answer Book* by Aspen Publishers.

Ashley is a member of the state bars of Georgia, Tennessee, and Alabama. He is a 1996 graduate of Samford University's Cumberland School of Law.

Jonathan Gomes has over 10 years of industry experience and began his career with Family Dollar in July 2006 as 401(k) Supervisor. In August 2008, he was named Manager-Retirement Strategy & Compliance, with responsibility for the strategy, design, communications, compliance, investments, data transmittal and management of the Company's 401(k) Plan, Deferred Compensation Plan, Employee Stock Purchase Plan and the Credit Union. In addition, Jonathan manages the Human Resources, Loss Prevention and Aircraft Operations budget processes and the corporate vacation policy.

Prior to joining Family Dollar, Jonathan served as a Compliance Analyst with Wachovia Retirement Services. Jonathan earned a Bachelor of Science degree in Economics and a Minor in Business Administration from East Carolina University.

Craig Greenwald is a Principal, consulting actuary and Southeast Market Leader at Buck Consultants. Craig has over 20 years of experience as a retirement actuary and benefits consultant. He has consulted with clients in multiple industries in areas surrounding pension and retiree medical financial risk management, plan design, employee communications and workforce planning. His clients have ranged in size from 1,000 to over 50,000 employees.

As Southeast Market Leader, Craig's responsibilities include the supervision of all practice areas, growth initiatives and ensuring client satisfaction. Prior to joining Buck, Craig worked at other major global consulting firms, both in Atlanta, Georgia and Houston, Texas.

In 1993, Craig received his B.S.B.A in Actuarial Science at Drake University, Magna Cum Laude. He is a Fellow of the Society of Actuaries and a member of the American Academy of Actuaries.

Doug Griffin is currently the Director, People Services for AFC Enterprises, franchisor for Popeyes Louisiana Kitchen. In his current role, Doug is responsible for compensation, benefits, and payroll, and serves on the company's Healthcare Reform Taskforce charged with developing strategies for both Popeyes' franchisees and AFC Enterprises.

Doug has served in a variety of leadership roles during his career spanning over 30 years, having worked at Electrolux Corporation, Flooring America and The Home Depot. Doug earned a B.S. degree in Accounting from Shepherd College, and his Master's degree from Georgia State University.

David (Dave) Hays, CFA is a Product Specialist and Director with Allianz Global Investors, where he is responsible for new business activity for the CS Credit team. Dave has 33 years of investment industry experience. He was previously the co-head of the corporate investment-grade asset management team at Princeton Advisory Group; head of high-grade credit research and a senior portfolio manager at WestLB Asset Management-Houston; a corporate strategist and director at Dresdner RCM; a portfolio manager at CSI Asset Management; and a portfolio manager and credit analyst at Harris Investment Management.

Dave has a B.S. in accounting from Bucknell University and an M.B.A. in Finance and Economics from Northwestern University's Kellogg Graduate School of Management. He is a CFA charterholder.

John Hickman is head of the Alston & Bird, LLP Health Benefits Practice where he leads five attorneys devoted exclusively to health care reform issues under PPACA, HIPAA privacy, flexible benefits, and other health & welfare benefit issues. John has been a pioneer in the consumer directed health care arena and has worked closely with health plans, financial institutions, and employers as well as the IRS, Treasury Department, and DOL in developing guidance for tax-favored health reimbursement arrangements (HRAs) and health savings accounts (HSAs).

John is a fellow of the American College of Employee Benefits Counsel, and has been listed in "The Best Lawyers in America" (Woodward/White) and "Who's Who Legal" in the employee benefits area. John has lectured widely and published articles on HSAs, HIPAA, ERISA litigation, cafeteria and health plan issues. He is co-author of the Cafeteria Plans Manual, Health Care Reform, HIPAA Portability and Privacy, and Consumer-Driven Health Care (published by the Employee Benefits Institute of America). John is head of the Technical Advisory Committee and is on the board of the Employers Council on Flexible Compensation (ECFC). John is also an adjunct professor of law at Emory University School of Law.

Mike Jones, ASA, MAAA is a senior consultant in Towers Watson's Health and Group Benefits practice located in Atlanta, Georgia. He specializes in the various aspects of group health care strategy, plan design and financial analysis with particular expertise in the financial management of retiree welfare programs.

Some of his recent projects include the development of active and retiree health strategy and measurement processes, implementation and renewal assistance with medical and prescription drug programs as well as traditional and account-based health plans, and management of vendor procurement efforts including account-based health plans, medical, dental, vision and prescription drug programs. Mike has over 23 years of actuarial and employee benefits experience.

He is an Associate of the Society of Actuaries and a member of the American Academy of Actuaries. He received a Bachelor of Business Administration degree in Actuarial Science from Georgia State University.

Robert Lewis has been the Regional Counsel for ERISA for the Office of the Solicitor, U.S. Department of Labor, since May 2008, managing virtually all the employee benefits trial litigation filed by the Department and advising on a myriad of litigation and enforcement issues arising in the Southeastern U.S., including Georgia, Alabama, Florida, Mississippi, North Carolina, South Carolina, and Tennessee. He joined the office in June 2006 as a trial attorney, after having served as an associate and partner in private practice for ten years, where he practiced employment law, health care law, and complex business litigation.

Robert has lectured and written extensively on employment, health law, ethics and employee benefits issues for groups such as the State Bar of Georgia; the State Bar's Employee Benefits, Labor and Employment, and Health Care Law Sections; the Young Lawyers' Division of the State Bar of Georgia; the Labor and Employment Law Section of the American Bar Association and the Section's Employee Benefits Committee; the Institute of Continuing Legal Education in Georgia; the Pro Bono Partnership of Atlanta; the Atlanta Bar Association; the Society for Human Resources Management; Atlanta's John Marshall Law School; and Mercer University law and medical schools. His most recent speaking and teaching activities have focused on ERISA, ERISA litigation, health care reform, litigation techniques, diversity and inclusion, and ethics and professionalism issues.

Robert is a Lifetime and Sustaining Fellow of the American Bar Association Foundation. In addition, he is a member of the State Bar of Georgia (Employment and Labor Law, Employee Benefits and Government Attorneys Sections); the American Bar Association (Employment and Labor Law Section, Employee Benefits Section); the Gate City Bar Association; the Lawyers Club of Atlanta (Membership Committee); and the Old War Horse Lawyers Club. He is admitted to the bars of the U.S. Supreme Court, the Eleventh Circuit Court of Appeals and the Northern and Middle Districts of Georgia.

Robert has received numerous recognitions for his work. In 2005, Robert was recognized by the "Rising Star, Labor and Employment Law, Georgia Super Lawyers/Atlanta Magazine" and received the Exceptional Volunteer Service Award from the Secretary of Labor for the U.S. Department of Labor "in recognition of outstanding volunteer community service of a sustained, direct and consequential nature." In 2013, Robert was honored with the Commitment to Equality Award by the State Bar of Georgia. He has twice received the Distinguished Service Award from the Atlanta Bar Association: once in 2011 and again 2013.

Robert, a native of Atlanta who was reared in Macon, Georgia, received his undergraduate degree with a joint major in economics and history from Emory University and his law degree from the Walter F. George School of Law of Mercer University. He recently began the Executive MBA program at Emory's Goizueta Business School.

J. Richard "Rich" Lynch, AIFA® is the Executive Vice President and COO of fi360. As one of the main instructors for fi360 Training, he is instrumental in providing investment education and training programs that award the Accredited Investment Fiduciary (AIF) and Accredited Investment Fiduciary Analyst (AIFA) professional designations. He also provides oversight to fi360 Tools.

Rich assisted with the development of the industry's fiduciary handbook series, "Prudent Practices for Investment Fiduciaries."

Rich graduated from the United States Coast Guard Academy with high honors in Economics-Management, where he received the Superintendent's Award for leadership at graduation. During his twenty-year Coast Guard career, he served aboard three ships as Operations Officer, Executive Officer and Commanding Officer respectively. In addition, he held various senior-level financial management positions, including an assignment to the National Pollution Funds Center, a newly established Coast Guard unit responsible for managing the \$1 billion Oil Spill Liability Trust Fund.

Rich received his MBA degree (Magna Cum Laude) with an emphasis in Operations Research from George Washington University.

James Macey is a portfolio manager and vice president with Allianz Global Investors, which he joined in 2006. As a member of the Multi Asset US team, he has responsibilities for asset allocation and fund selection, portfolio implementation and trading, and for the coordination of the target-date, target-risk and 529 plan investment team's due-diligence research on underlying managers. James has more than 13 years of investment-industry experience and was previously an equity-research analyst at Lehman Brothers, where he conducted quantitative and fundamental equity research—including relative valuation, pair trading and statistical modeling. Before that, James worked at Bloomberg Financial Markets.

He has an MSci in astrophysics from University College London. James is a CFA charterholder and holds the Chartered Alternative Investment Analyst designation.

Melissa Miller graduated from SUNY College at Buffalo with a Bachelor's Degree in Business and earned an MBA with concentrations in both Finance and Information Systems from Pace University in New York City. Melissa has a strong background in human resources including benefits/retirement planning, organizational development, compliance and HRIS.

Melissa started her career in 1999 in New York City with Gruntal & Co, L.L.C. as VP & Benefits Manager and stayed with the business when it was acquired by Ryan Beck & Co. Following the experience of 9/11 and disaster recovery Melissa knew she wanted to remain in Human Resources and make the workplace a great place to be!

In 2003, Melissa joined Fidelis Care as a Human Resources Generalist and then transitioned to The Deal as a Human Resources Manager. In 2006, she made the move to the Atlanta area and joined Scientific Games as a Senior Human Resources Generalist before being recruited by Habasit America. Melissa held progressive human resources roles for 5 years with Habasit in Suwanee, GA where she finished as the Human Resources Director. Today, Melissa is the Regional Human Resources Manager for the South East Division of Beacon Roofing supply, a Fortune1000 company.

Melissa is the proud mother of a six year old daughter, Milana, who just graduated from kindergarten. Their home is in Suwanee but she grew up in Westchester County, New York where her extended family still resides. She has a passion for traveling, fine arts and cooking. Earlier this year she embarked on a trip to Prague where she took local cooking classes before moving on to Budapest, Vienna and Paris.

Jackie Moore is the Benefits Manager for Atlanta-based RaceTrac Petroleum, Inc. With a degree in Communication Arts and 8 years of industry experience, Jackie first entered the realm of employee benefits in the area of Retirement Plans. After working in a sales capacity, then as a consultant, she moved on to complete the trifecta. Joining the employer side has allowed her to marry her two passions – plan design and communication. A self-proclaimed nerd with an affinity for spreadsheets and whiteboards, her favorite part of the job is helping employees to become better consumers of their benefits.

Helen Nelling has been the Director of Compensation and Benefits for Wayne Farms LLC, a privately-held integrated poultry processor headquartered in Oakwood, Georgia, for 6+ years. She has more than 20 years' experience in compensation and benefits strategic planning, design and management. Helen has previously held the top compensation and benefits position in manufacturing, pharmacy management and retail sectors, including Express Scripts, Solutia, Inc., Kellwood Company and Hussmann Corporation.

Helen is active in various professional organizations including SHRM, WorldatWork, WEB, serving on local boards, as well as holding the position of Vice President-Affiliates for the National Human Resources Association. She holds a lifetime SPHR designation. She received her Master of Arts in Human Resources Management from Washington University, a Master of Arts in Russian History from the University of Colorado, and a Bachelor of Arts in History (summa cum laude with honors in history) from the University of Colorado. She is a member of Phi Beta Kappa.

Helen first encountered SEBC as a panelist at the Fall Fly-In and has been a member of SEBC for two years and is currently serving on the Program Committee.

Christopher (Chris) Ryan is the Vice President for Strategic Advisory Services and responsible for strategic research and thought leadership to support ADP's Talent and Benefits clients. He brings more than two decades of consulting, thought leadership, and corporate leadership in human capital, health benefits, and population health.

Most recently, Chris has conducted research to identify best practices in the design and execution of corporate health programs, including consumer directed health, health exchanges, employee health and productivity, health incentives, and employee wellness strategies. A noted speaker and author, his publications include *Making Consumerism Work*, the *SHPS Health Practice Study*, the *Human Capital Barometer*, *Making Medicaid Work*, and *Managing Employee Health and Costs in a Down Economy*.

As a consultant, Chris works with major corporations, not-for-profits, and government agencies to develop effective strategies to improve overall employee health while reducing total employer healthcare costs.

Chris joined ADP through the acquisition of SHPS HR Solutions, a division of SHPS|Carewise Health. At SHPS, he served as EVP, Chief Strategy and Marketing Officer, where he oversaw marketing, product management, clinical services, and health analytics across the enterprise. Prior to SHPS, Chris held consulting and leadership positions in general management at Hewitt Associates, Arthur Andersen, Watson Wyatt, and Deloitte & Touche.

He is a graduate of the University of Chicago and holds a Bachelor of Arts in physics. Chris also holds a Master of Business Administration degree in marketing and management policy from the Kellogg Graduate School of Management at Northwestern University.

Dallas Salisbury, President and CEO of the Employee Benefit Research Institute (EBRI), joined EBRI as the chief staff executive at its founding in 1978.

EBRI provides "just the facts": objective research, data, education and insight to inform decision making. The overall EBRI mission is "to contribute to, to encourage, and to enhance the development of sound employee benefit programs and sound public policy through objective research and education." EBRI has earned widespread regard as an organization that "tells it like it is."

EBRI is supported financially by for-profit and non-profit corporations of all types, foundations, unions, government organizations, and international organizations seeking to better understand U.S economic security programs.

The Institute does not lobby and does not advocate or oppose any policy position. The task of EBRI is to provide objective information regarding the employee benefit system and related financial security issues, to achieve its primary goal: that policy and design decisions be based on verifiable facts. Researchers, policymakers and the media rely heavily on EBRI research. Dallas regularly testifies at congressional and commission hearings and appears in print and broadcast media around the world. EBRI is one of the 20 most frequently cited "think-tanks" in the nation using www.fair.org methods.

Dallas serves on a number of advisory groups and boards. His assignments have included Social Security Administration Appointee to the Outside Scholar Panels for the SSA's Financial Literacy Research Consortium, the Securities and Exchange Commission Investor Advisory Committee, the Board of Advisors to the Comptroller General of the United States, and the Board of Directors of the FINRA Investor Education Foundation, the Board of Directors of National Academy of Human Resources and the NAHR Foundation, the Secretary of Labor's ERISA Advisory Council, the presidentially appointed PBGC Advisory Committee, the Board of Directors of the Society for Human Resources Management, the U.S. Advisory Panel on Medicare Education, the Board of Directors of the National Academy of Social Insurance, and numerous other commissions and advisory groups.

He has been honored with the Award for Professional Excellence from the Society for Human Resource Management, the Plan Sponsor Lifetime Achievement Award and the Keystone Award of World at Work, the Public Service Award of the International Foundation of Employee Benefits, the Plan Sponsor Leadership Award and the EBRI Lillywhite Award. Dallas was a delegate to the White House/Congress National Summits on Retirement Savings and to the 2005 White House Conference on Aging.

Additionally, he served on the Board of the Southern Employee Benefits Conference, and recognized by SEBC with Life Membership and the 2012 Hazlehurst Lamon Award. Dallas accepted a National Emmy Award for *Savingsman®* and the *ChoosetoSave®org* public education program.

Dallas has written and lectured extensively on economic security topics.

Dallas is interviewed regularly by all media, has appeared in all major media and on all major networks, specialty channels such as CNN, CNBC, MSNBC, Fox, Fox Business, and PBS, as well as radio and web networks and programs. *Plan Sponsor Magazine* recognizes him as "one of fifteen legends"; *401(k) Wire* as "one of the ten most influential"; and *Pension & Investments* as "one of the 30 who have made the most difference to retirement in America". In addition to other coverage, The PBS Lehrer News Hour did a feature piece on Dallas: 'Dallas Salisbury takes *Savingsman®* to the nation', and Institutional Investor Magazine did a feature article on Dallas and EBRI titled: "When Dallas Talks, Washington Listens".

Prior to joining EBRI, Dallas held full-time positions with the Washington State Legislature, the U.S. Department of Justice, the Employee Benefits Security Administration of the U.S. Department of Labor, and the Pension Benefit Guaranty Corporation (PBGC). He holds a Bachelor's degree in finance from the University of Washington and an M.P.A. from the Maxwell School of Citizenship and Public Affairs at Syracuse University. Dallas grew up in Everett, Washington, and now resides in Washington, D.C.

Jay Savan is a Mercer Partner based in Atlanta. As a senior consultant in Mercer's Health and Benefits consulting practice, he focuses on advising large clients on the design, financing, administration and communication of their employee health and benefit plans.

Prior to joining Mercer, Jay was a senior leader with another major consultancy for 11 years. During 26 years of experience in human resource, finance and employee benefits consulting, Jay has assisted several major public and private employers in maximizing the return on their investment in people through innovative employee benefits strategies. A recognized authority on health care consumerism and account-based health care models, Jay has assisted numerous clients in designing, implementing and evaluating these programs. A frequent speaker and author, he has recently been quoted in publications such as "The Wall Street Journal" and "The Washington Post."

Jay has been listed in a national industry publication's first "Power List," as one of the 10 most influential people in the industry, and was also identified as Most Innovative Consultant in "CDHC Solutions Magazine's" first annual list of "CDHC Superstars".

Active in the community, he is a board member of Youth in Need, one of the largest multi-services United Way agencies in the country focused on meeting the needs of children, youth and families with residential treatment, outreach, early childhood, educational, counseling, and employment programs. Jay is also active in several industry organizations, including Financial Planning Association, Int'l Society of Certified Employee Benefit Specialists (Past Chapter President), National Conference on Healthcare Consumerism (Advisory Board Member), Society of Financial Service Professionals, Society of Human Resource Management, and the WEB-Network of Employee Benefits Professionals.

Jay holds a B.S. degree in Business Administration (Marketing) from the University of Missouri-St Louis and an M.B.A. in Finance from Loyola Marymount University in Los Angeles. He is also a Certified Employee Benefits Specialist, Chartered Life Underwriter, Chartered Financial Consultant, and a Certified Financial Planner®.

Tom Simonson leads the southeast region of Lockton Retirement Services and is based in Charlotte, NC.

Tom's primary responsibilities include assisting for-profit and not-for-profit employers aligning their qualified and non-qualified retirement plans to meet their business goals. Key areas of focus include assessing employee retirement readiness, merger/acquisition support, fiduciary liability management, investment selection and monitoring, vendor management/evaluations, plan design, and employee communications.

Prior to joining Lockton, Tom spent nine years at Mercer in their DC Advisors practice. Tom worked directly with mid-sized 401(k)/403(b) plan sponsors consulting in a variety of areas to improve their plans' effectiveness. He led a team of defined contribution plan advisors in their South and Midwest markets and served on Mercer's DC Advisors national leadership team.

Tom received his B.B.A in Finance from Iowa State University and a M.B.A from Wake Forest University.

He began his career in the retirement services industry at Principal Financial Group where he spent six years as a member of their retirement services sales team.

Tom resides in Cornelius, NC with his wife, Tellie, and their three sons Andrew, Zachary, and Grant. He has been with Lockton since 2012. Tom is a Certified Employee Benefits Specialist, Certified Financial Planner®, and a Chartered Financial Consultant®.

Jonathan St. Clair is a Retirement Plan Consultant with SageView's Southeast Team. Jonathan works to deliver quality retirement plan solutions to plan sponsors and their participants, using SageView's proprietary analytical tools and as well as his in-depth understanding of the challenges facing the retirement plan industry.

Prior to joining SageView, Jonathan was a partner at a law firm in metro-Atlanta, Georgia focusing on estate planning issues. Jonathan is also very active in community and civic organizations; having served on several boards including the Georgia Chapter of the American Parkinson Disease Association.

Jonathan earned his undergraduate degree in Finance and Business Administration from the University of Tennessee, and a J.D. from Georgia State University College of Law. Jonathan is a licensed attorney in Tennessee and Georgia.

Jeremy Stempien is the Director of Investments for Ibbotson Associates. With expertise in asset allocation and portfolio construction, Ibbotson Associates is a leading provider of retirement advice programs and investment consulting services to institutions.

Jeremy is responsible for developing asset allocation programs for plan providers, plan sponsors, and money management companies. He works with clients in creating custom glide paths, selecting appropriate asset classes, constructing model portfolios, performing manager/fund selection (including the ability to consider criteria such as style consistency, risk/return statistics, correlation to benchmarks, etc.), performing due diligence (both quantitative and qualitative), and recommending solutions and/or changes to client products, services, and deliverables. Additional responsibilities include preparing reports, articulating the end deliverables and solutions to internal sales and peers as well as the client and other duties as needed.

Prior to joining Ibbotson, Jeremy spent more than 5 years at Hewitt Associates where he was a Defined Contribution Project Manager. There he managed client relationships with 401(k) Plan Sponsors and was responsible for over \$2.5 billion in 401(k) plan assets while delivering high quality and compliant services within ERISA guidelines.

Jeremy earned a master's of business administration degree from the University of Notre Dame. His area of specialization in finance was investments. He earned his B.A. in finance from Saint Louis University in St. Louis, Missouri.

Kathryn Teaster provides human resources services related to strategic planning and execution of various benefits and compensation plans at Sage North America. With over 20 years of experience in Fortune 500 organizations, Kathryn has demonstrated expertise in addressing a variety of benefits management issues, including employee engagement in consumer-directed healthcare, wellness initiatives, financial health, and individual and team effectiveness through coaching, as well as process improvement and healthcare coalitions.

Kathryn has expertise in benefits plan and policy design and interpretation, as well as in regulatory compliance (such as ERISA, HIPAA, FMLA, and Sarbanes-Oxley) and risk management. She also has worked extensively on mergers and acquisitions, as well as outsourcing initiatives. Through her affiliation with a community-based healthcare coalition, she collaborated with local business leaders of large employers, local healthcare professionals, and behavioral professionals on the design and implementation of a behavior health plan.

Kathryn's academic credentials include a BS in Allied Health Sciences, Masters Public Administration with a major focus in healthcare administration, Certified Benefits Professional (CBP), and Certified Compensation Professional (CCP).

Her industry experience includes apparel manufacturing, insurance services, financial services, customer support, and technology services.

Paula Tkac is a vice president and senior economist at the Federal Reserve Bank of Atlanta. She leads the financial markets group in the research division and serves as a policy adviser.

Paula conducts research on various financial market topics including investor decision-making, the mutual fund industry, financial regulation, and the recent financial crisis and policy responses. Her research has won two William F. Sharpe Awards at the Journal of Financial and Quantitative Analysis.

In addition to publishing in academic journals, Paula frequently speaks to academic and practitioner groups and has appeared on CSPAN and as an op-ed writer in the Wall Street Journal.

Paula was promoted in 2010 to assistant vice president with responsibility for the financial markets group. Before she joined the Federal Reserve Bank of Atlanta in 2000, Paula was on the faculty of the finance

department at the University of Notre Dame. She earned her bachelor, master and doctoral degrees in economics from the University of Chicago.

Christopher (Chris) Tobe, CFA, CAIA is recognized as a top expert on DC investing, particularly Stable Value and Target Date Funds, for over 20 years. He is the founder of Stable Value Consultants (www.stablevalueconsultants.com). He has been quoted on Stable Value in the Wall Street Journal, Barron's and Market Watch. He has testified to the DOL and SEC on Target Date funds and Stable Value. Chris has published a number of articles on Stable Value and related topics including "The Consultants Guide to Stable Value," in the Journal of Investment Consulting and "Stable Value – An Asset for All Seasons" (Plan Sponsor Magazine). He has spoken at a number of national conferences such as IFEBP, CIEBA and NAGDCA on DC topics.

Theodore (Ted) A. Zitelli is the Corporate Director of Human Resources for Kahn Ventures, Inc., Empire Distributors, Inc., and Empire Distributors of North Carolina, Inc. He also oversees the human resources activities for Horizon Wine & Spirits of Nashville and Horizon Wine & Spirits of Chattanooga, TN.

Ted has served in this capacity with Empire since 1999. Prior to joining Empire, he was the Director of Human Resources for an Atlanta property management company, and the Human Resources and Training Manager at the Georgia World Congress Center and Georgia Dome.

Ted earned his B.S. in education from Indiana University of Pennsylvania and his Master of Education from Boston University. He also earned the Senior Professional in Human Resources (SPHR) designation from the Society of Human Resource Management. Ted retired from the Army reserves in 2002.

He is a member of the National Society in Human Resource Management and he serves on the Advisory Board for the Atlanta Development Authority's Tax Allocation District Committee.