



**SEPTEMBER 30, 2013—Fall Fly-In Kick-Off Dinner and Hazlehurst Lamon Award Presentation**

Georgia Tech Hotel & Conference Center—Atlanta, GA

6:00pm Reception                      7:00pm Dinner

Keynote Speaker: Dr. Paula Tkac, Federal Reserve Bank

**OCTOBER 1, 2013—Fall Fly-In Conference 2014 and Beyond**

Georgia Tech Global Learning Center, Atlanta, GA

8:00am—4:30pm

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Southern Employee Benefits Conference  
3334 Peachtree Road, NE Ste 709  
Atlanta, GA 30326



**Monday, September 30, 2013**  
**Georgia Tech Hotel & Conference Center**

**Hazlehurst Lamon Award and Fall Fly-In Kick-Off Dinner**

6:00 p.m.—7:00 p.m. Reception      7:00 p.m.—9:30 p.m. Dinner

Plan now to join us for a wonderful evening of reconnecting with old and new friends as we present the SEBC's Hazlehurst Lamon Outstanding Achievement Award.



In addition to presenting the award, we will have a very interesting and informative presentation by Dr. Paula Tkac, Vice President, Senior Economist, Federal Reserve Bank of Atlanta, Atlanta, GA. Dr. Tkac 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 from the *Journal of Financial and Quantitative Analysis*.

**LOWE BROCKENBROUGH & COMPANY, INC.**  
INVESTMENT COUNSEL



**Monday, September 30, 2013**

For more Information contact Anne McKillips [amckillips@sebc.org](mailto:amckillips@sebc.org)

**12:30 p.m. -4:00 p.m. Steering Committee Meeting**  
**Georgia Tech Hotel and Conference Center—Dining Room—1st Floor**

**4:30 p.m. – 6:00 p.m. Long Range Planning Committee Meeting**  
**Georgia Tech Hotel and Conference Center—Dining Room—1st Floor**

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**Tuesday, October 1, 2013 Georgia Tech Global Learning Center**

**Fall Fly-In 8:00 a.m. to 4:30 p.m.**

**2014 and Beyond**

**7:30 a.m. - 3:30 p.m.** Registration Desk

**7:30 a.m. – 8:00 a.m.** Continental Breakfast Second Floor Food Break Area

**8:00 a.m. – 8:15 a.m. - Conference Opening and Welcome—Room 222**

**Drawing for Morning American Express Gift Cards—Must be present to win**

**Kathy Solley, *SEBC President***

**Cynthia Wright, *SEBC Program Co-Chair***

**Jason Key, *SEBC Program Co-Chair***

### **OPENING GENERAL SESSION**

**8:15 a.m. – 9:30 a.m. Benefits: An Employer Perspective**

**Jamie Benton, Director, Total Rewards at RaceTrac Petroleum, Atlanta, GA**

**Doug Griffin, Director, People Services, AFC Enterprises, Popeye's Louisiana Kitchen , Atlanta, GA**

**Kathryn Teaster, VP Total Rewards, Sage North America, Lawrenceville, GA**

Our panel of employers will share with us how they approach retirement and health benefits in their respective organizations. Employers face tough decisions in their benefit planning. They must take into consideration their industry, budget, culture and ever-changing landscape of legislative and regulatory guidance and lack thereof.

Topics to be addressed include:

- What changes have they made in their benefit plans for 2014 and what do they see beyond 2014?
- What has been the impact of DOMA?
- How are they communicating with their employees? Do they use social media? If so, how?
- What are they doing with their 401(k) plans? Has the design changed?
- How do they approach planning for the future?
- How do they evaluate their providers—consultants, brokers, and other service providers?

Bring your questions; there will be plenty of time for an open dialogue!

**⇒9:30 a.m. – 9:45 a.m. Room Change, Cell Phone Time and Continuous Snacks**

**Continued....**

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## **Fall Fly-In Agenda continued...**

**9:45 a.m. – 10:50 a.m. CONCURRENT SESSIONS**

### **A) Healthcare Reform – How much will it cost you?**

**Mike Jones, Senior Consultant, Towers Watson, Atlanta, GA**

**Ted Zitelli, Corporate Director, Human Resources, Empire Distributors Inc., Atlanta, GA**

**Christopher Ryan, Vice President, Strategic Advisory Services, ADP, Inc., Louisville, KY**

Healthcare Reform will have a cost impact to employers. Self-Insured plans must pay a fee to help fund research. They will have more employees to cover. The increase in administrative functions is considerable.

But how many more employees? What is the fee for funding research? Our panel of a consultant, a payroll provider, and an employer will discuss the many impacts of healthcare reform on employers' budgets.

### **B) Retirement Plan Metrics impact on Plan Design**

**Helen Nelling, Director of Compensation and Benefits, Wayne Farms, LLC, Suwanee, GA**

**Laurie Clark, CPC, QPA, QKA, TGPC, Senior Technical Consultant, Lincoln Retirement Plan Services, Atlanta, GA**

**Jonathan St. Clair, J.D., Retirement Plan Consultant, Sageview Advisory Service, Atlanta, GA**

You can have automatic enrollment, automatic increases. But does that provide the assets for your employees to retire. By using Retirement Plan Metrics, you can target your messages, manage your plan design, and increase the impact your 401(k) plan will have on your employees when they "retire" – a word with many definitions.

Our panel includes an employer who uses Retirement Plan Metrics and will discuss how they have worked with an employee population where many do not speak English as their first language. Our consultant and advisor will share some of their experiences with Retirement Plan Metrics and how they can work with your plan.

### **C) Low Risk Options in a Low Yield World**

**Chris Tobe CFA, CAIA, Principal, Stable Value Consultants, Louisville, KY**

**David Hays, CFA, Director, Product Specialist, Allianz Global Investors, Chicago, IL**

**Thomas P Simonson, CEBS, CFP®, ChFC®, Vice President, Lockton Retirement Services, Charlotte, NC**

Join us for this discussion on how plan sponsors are re-examining their investment options to address areas most affected by a low-yield environment. The panel will review stable value, money market and core bond options as well as an evaluation of new categories such as global/international bonds, TIPS, real estate, and commodities.

We will also examine the investment options available for plan sponsors and corporate treasurers that will allow institutional investors to avoid the "stealth tax" brought on by a sustained period of negative real interest rates.

The panel will include experienced professionals from the Stable Value, investment consulting, and fixed income disciplines.

⇒ **10:50 a.m. – 11:00 a.m. Room Change, Cell Phone Time and Continuous Snacks**

**Continued....**



## **Fall Fly-In Agenda continued...**

**11:00 a.m. – 12:05 p.m. CONCURRENT SESSIONS**

### **A) Healthcare Reform – What Now and Tomorrow**

**Ashley Gillihan, Counsel, Alston & Bird, Atlanta, GA**

The exchanges will be open on the day of our conference. What does that mean for your plan in 2014? What about DOMA – how will that affect your plan? Yes, there has been a delay for the employer mandate, but the rest of PPACA is still in place. Are you meeting all the communications requirements not only for 2013 but for 2014 and beyond?

PPACA will impact every health plan – 2013 is over so what are you doing for 2014? Are you collecting your data to map the impact when the next phase comes into place? Are you ready for 2014 and beyond?

### **B) The Defined Benefit Dilemma: What's Your End Game?**

**Scott Abel, Principal, Mercer Investment Consulting, Atlanta, GA**

**Craig Greenwald, Principal, Market Leader, Buck Consultants, Atlanta, GA**

The recent history of low interest rates and volatile investment markets has hit defined benefit pension funds hard—at least those that haven't had the foresight to implement LDI. The choice between crossing your fingers and hoping for market rebounds or making expensive contributions is unattractive. The good news is there are strategies available to manage risk or transfer it off the balance sheet. These strategies include most or all of the following:

- A voluntary contribution to fully fund the plan
- A capital raise to fund this contribution
- A change in the pension asset mix toward 100% fixed income
- A lump sum payment offer to some groups of plan participants
- A purchase of annuities from insurance companies for some plan participants

Not all of these strategies are likely ideal for every firm. In fact, given the complexity of the issue, each firm requires a customized solution that best fits its unique situation. In this session, we provide a framework for senior decision makers considering the pros and cons of changing their pension management policies in this environment. We will discuss the catalysts driving these shifts, as well as the various choices firms can make as they consider their challenges.

### **C) Target Date Funds – What's Right For Your Plan?**

**Jeremy Stempien, Director, Investments, Ibbotson (Morningstar), Chicago, IL**

Additional panelists to be confirmed

The demographics of your plan participants are not the same as those of another firm. Should your Target Date Funds be the same?

How do you determine the Target Date Funds for your plan? Do you design your own or do you use proprietary funds? What are the pitfalls and benefits of each? Our panel of experts will help guide you with the questions to ask.

**⇒12:05 p.m. – 12:20 p.m. Room Change and Cell Phone Time**

**Continued....**



## Fall Fly-In Agenda continued...

**12:20 p.m. – 1:45 p.m. GENERAL SESSION**

### LUNCHEON WITH SPEAKER

**Dallas Salisbury, President and CEO, Employee Benefit Research Institute**

Join us as we hear Dallas Salisbury discuss the future of healthcare costs, retirement income and how these impact our workforce today. What is the “ticking bomb” that will impact the workforce today and tomorrow. EBRI has been tracking this data since its founding in 1978. EBRI provides “just the facts”: objective research, data, education and insight to inform decision makers. The overall EBRI mission is “to contribute, 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.”

Dallas will share with us some of the data EBRI has collected. Do 401(k) plans work? What about healthcare reform—will that solve the healthcare issues we have? How do employees make retirement a reality?

⇒1:45 p.m. – 2:00 p.m. Room Change and Cell Phone Time

**2:00 p.m. – 3:05 p.m. CONCURRENT SESSIONS**

### A) Healthcare, HIPAA – Your Questions Answered

**John Hickman, Partner, Alston & Bird, Atlanta, GA**

**Mike Jones, Senior Consultant, Towers Watson, Atlanta, GA**

**Christopher Ryan, Vice President, Strategic Advisory Services, ADP, Inc.**

Lots of information was shared in the earlier sessions. But what about those questions you did not get answered? There are so many nuances and issues affecting health and welfare plans that we are repeating one of our most popular sessions. You will have the opportunity to ask about what works, what does not work and what other changes are coming.

There is no way we could cover all the issues affecting health and welfare plans in the prior sessions so we are giving you a chance to ask the questions you did not get answered.

### B) Who is a Fiduciary?

**Robert M. Lewis, Jr., Counsel for ERISA, U.S. Department of Labor, Office of the Solicitor, Atlanta, GA**

**Jeffrey Capwell, Partner, McGuire Woods, LLP, Charlotte, NC**

**Blaine Aikin, CEO, fi360, Bridgeville, PA**

The DOL is working to provide guidance as to who is a fiduciary. It is a confusing role for employers as they determine who in their organization and which of their service providers are fiduciaries. Our panel of experts will help answer those questions.

Guidance is not expected for a few months but in the meantime, employers need to review their service provider agreements and gain a better understanding of who is a fiduciary. Bring your questions.

⇒3:05 p.m. – 3:20 p.m. Room Change and Cell Phone Time

**Continued....**

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## Fall Fly-In Agenda continued...

### 3:20 p.m. – 4:30 p.m. GENERAL SESSION

#### Making Retirement a Reality

**Andy Hiles, National Benefits Leader, McKinsey and Company, Atlanta, GA**  
**Dorann Cafaro, Foundering Partner, Cafaro Greenleaf LLC, Charleston, SC**  
**Employer to be confirmed**

Join us for this interesting dialogue on making retirement a reality. With the cost of healthcare, the uncertainty of social security, and the dependence on 401(k) assets for retirement, is retirement a reality?

We are living longer and generally are more active beyond “retirement age”, but can we afford to retire? Many are expecting to continue working into “retirement”.

As the more experienced worker remains in the workforce, what happens to the next generations’ career path? Our panel will share some of their experiences and research to help you help your employees prepare for the next phase of their lives.

#### 4:30 p.m. – 4:35 p.m. Town Hall Meeting

Kathy Solley, SEBC President – recognition of new officers, announcements, American Express Gift Card Drawing.

#### 4:35 p.m. – 5:30 p.m. Networking Reception

#### Hotel Information

The SEBC has a room block at the Georgia Tech Hotel and Conference Center located at 800 Spring St. NW, Atlanta, GA 30308. The rate is \$159 plus taxes and parking is \$18.00 with “in and out” privileges. The Georgia Tech Hotel and Conference Center is connected to the Georgia Tech Global Learning Center. Our room block will be **released on September 9—SO BOOK YOUR RESERVATION NOW! Click on the link below to book your reservations**

[Southern Employee Benefits Conference - Room Reservations Link](#)

You can also access the Southern Employee Benefits Conference reservations link by logging on to [www.gatechhotel.com](http://www.gatechhotel.com) , clicking on the “Group Booking Code” at the top of the page and entering the group password – “sebc0913” lower-case letters only.

**Please note that all guestrooms are non-smoking.** For any other requests or inquiries, please enter this information within the appropriate request boxes during the reservations process or call the hotel directly by calling (800) 706-2899 or (404) 838-2100.

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