



POLICY MANUAL

A COMPENDIUM OF NAGDCA BOARD ACTIONS

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Executive Board

1. Officer/Member-at-Large Duties

(See Constitution for full description)

President

- The President is a voting member of the Industry Committee.
- The President is the official spokesperson for the Association.

Vice-President

- The Vice President serves as chairperson of the annual conference committee.

Member-at-Large

- The Members-at-Large may chair committees or task forces.

2. Travel and Expense Reimbursement

The Association pays for Executive Board member travel to in-person meetings other than those held in concert with the annual conference.

The Industry President and Industry Observer are responsible for all travel expenses related to the in-person Board meetings.

Commercial Transportation:

- air transportation should be less than first class rates and be booked well enough in advance of the meeting to secure a reasonable rate.
- Rail transportation may be first class and include no more than the cost of a chair car or a roomette.
- When traveling alone, airport limousines or hotel shuttles should be used whenever possible (as opposed to cabs).

Rental Cars should be used only when necessary to reach the meeting site. Government discounts should be requested. Collision damage waiver and accident insurance should be declined.

Reimbursement for the use of a personally-owned vehicle for business purposes is calculated using the current IRS standard deductible mileage rate. For trips over 500 miles where the car is used by preference, reimbursement shall be equivalent to tourist-class airfare.

Meals and Lodging:

Actual and necessary meals and lodging are reimbursed. Members should request government or conference rates when making hotel reservations for meetings for association business. For executive board meetings, the administrative officer makes hotel and group meal arrangements.

Alcohol should not be billed to the NAGDCA master account nor submitted for reimbursement.

NAGDCA board travel reimbursement covers cost of roundtrip expenses from a board member's home city to the city of the board meeting. Any difference between the actual costs and the cost from the home base to the board meeting will be the responsibility of the board member.

To the extent possible, NAGDCA requests that EB members arrange airfare through the travel agency provided by AMR so that billings remain simplified and the booking process is easy for the EB member.

Guest Travel to NAGDCA Board Meetings:

When a guest accompanies a board member and participates in meals/activities that are reimbursed by

the association, appropriate adjustments should be made in amounts submitted to NAGDCA for reimbursement, so the association does not bear expenses related to non-board participants. Guests may participate in group meals/social functions at Board meetings for \$125/meeting. This can be deducted from the Board member's reimbursement request or a check can be sent to NAGDCA.

Annual Conference Board Travel:

Board members are responsible for making their own travel arrangements for the annual conference including registration, hotel, flight, etc. Payment for the rooms is the responsibility of EB members' member entities. Conference registrations are tied to payments received by the government/industry member entities and are the responsibility of individual EB members.

If a board member's entity will not cover the expense of the extra night of lodging at the annual conference to allow the member to attend the NAGDCA board meeting, the NAGDCA board will address this situation and others like it on a case-by-case basis.

3. Conflict of Interest Disclosures

Board members are asked to sign a conflict of interest policy each year in September after the new Board is elected. The purpose of the conflict of interest policy is to protect and serve the best interests of NAGDCA and to ensure that the decision-making process for matters affecting the organization will be based strictly on what is in the best interests of the organization, and free from actual or perceived conflicts of interest on the part of Board members.

4. Disclosures of Board Independence, Relationships and Reportable Transactions

Board members are asked to complete a questionnaire at the end of each fiscal year (January) to disclose board independence, relationships, and certain reportable transactions pursuant to the IRS Form 990.

5. Nominations and Elections

Government nominations and elections are outlined in the Constitution.

Election of industry members occurs during the industry members' annual business session at annual conferences. A candidate must be a representative of an industry member who has communicated a willingness to serve in writing as directed in association notices and by specified deadlines. The election is always conducted by secret ballot, unless only one candidate seeks office. Following the industry chairperson's report regarding candidates at the annual meeting, the industry president allows for additional nominations from the floor. When determined reasonable, candidate speeches, including initial nomination, shall be limited to two minutes per candidate and not exceed three minutes each.

6. Insurance

Directors and Officers Insurance - \$1 million per claim and \$3,000,000 annual aggregate of Directors and Officers Liability coverage is maintained.

General Liability insurance \$1,000,000 per occurrence/\$2,000,000 Aggregate is maintained.

Finance

1. Audit/Tax

An electronic copy of NAGDCA's annual IRS Form 990 (including required schedules) will be provided to each voting member of the governing body for a 2 week review period prior to its filing with the IRS.

A full audit is conducted every three years and a financial review is conducted in non-audit years.

2. Investments

The Executive Board follows an approved investment policy for short and long-term investments. [See separate investment policy statement for complete details.](#)

Long-term investment accounts are rebalanced on a monthly basis.

Signature authority for withdrawals from NAGDCA long-term investment accounts rests solely with the NAGDCA president and treasurer.

3. Budget/Expenditures

The AMR/NAGDCA staff expenditure and authorization process for unbudgeted items is as follows:

< \$250 Association Director

\$250-\$500 Association Director with approval of the Treasurer

\$500+ Full EB authorization

4. General

Financial statements and supplemental reports are developed by AMR for review by the Treasurer by the final working day of each month.

An annual report is filed with the Secretary of State's office.

Membership

1. Government

Annual government dues are currently \$600 and membership allows for up to ten (10) persons affiliated with the entity (staff, board, committee members, etc.).

Government subscription dues are for plans with less than 1,000 eligible 457 plan participants. They may join the Association at a lesser fee and fewer benefits. Current dues are \$300. Benefits of membership include NAGDCA publications and access to the NAGDCA clearinghouse. Members are not entitled to a vote on association issues, but may attend the Annual Meeting.

2. Industry

Two levels of industry membership are available, with current rates as follows:

Entity w/ Chairperson - \$900 (all industry entities holding membership must have a chairperson representative)

Industry Associate - \$400 (there is no limit on the number of representatives allowed to join as industry associates)

3. Retired

Eligibility requirements for retired members are as follows:

- 55 years of age
- retired from all employment or contract services relating to the DC plan industry
- minimum of at least 5 active years in NAGDCA

There is no cost to the membership.

Eligibility for a retired membership is immediately forfeited if the individual returns to work or is under contract for services with a government or corporation and has any affiliation in an area that has any involvement in the DC arena, regardless of whether the entity is a current member of NAGDCA. If a retired member enters into a contract or returns to employment during the year that a retiree membership is held, he/she will be billed for the difference between an active membership and a retiree membership for that year. Serving as the retired member representative on a plan's government committee or board constitutes active involvement in the industry.

Benefits of retired membership are as follows:

- Conference attendance at the guest rate
- Access to the members only section of the NAGDCA Web site
- Listing in the annual membership directory
- Eligibility to serve on committees or other NAGDCA assignments.

4. General

Changes to member records must be requested in writing from the governing member through e-mail or on official letterhead.

The term chairperson is used to identify the person with primary responsibility and voting privileges for a member entity.

Committees/Task Forces

1. Industry

The purpose of the industry committee is to increase communication between and among industry and government members.

The committee consists of the Industry President serving as chairperson and 6 additional members who are titled in parallel fashion to the EB:

Gov. President	Industry President
Gov. VP	Industry VP
Gov. Treasurer	Industry Treasurer
Gov. Secretary	Industry Secretary
Gov. MatLarge1	Industry Member at Large1
Gov. MatLarge2	Industry Member at Large2
Gov. Past Pres	Industry Past Pres

Unlike the NAGDCA Executive Board, Industry Committee members are not re-elected each year. Those elected in the initial Member-at-Large position annually rotate positions upward in the same fashion as the Executive Board.

The Industry President/Industry Committee chairperson presides over all industry meetings, participates with voice and vote on the NAGDCA Executive Board, and participates in the NAGDCA Government Member Annual Business Meeting.

No company can have more than one representative on the Industry Committee.

Vacancy in Industry Committee:

In the event the Industry President should resign or be unable to complete the term of office, the Industry Vice President shall succeed the Industry President.

A vacancy in the offices of the Industry Vice President, Industry Secretary, or Industry Treasurer, created for any reason whatsoever (including succession to another office) may be filled by the Industry President, upon approval of the Industry Committee, first from among the other officers or the Member-at-Large positions, and then from among representatives of Industry Members. A vacancy in a Member-at-Large position may be filled by appointment by the Industry Committee from among representatives of Industry Members.

2. Legislative

The Legislative Committee (LC) is typically chaired by the President.

The chairperson of the LC selects committee members. It is customary that a member at large serve on the LC, as well as at least one industry member.

Before taking any action on behalf of the Association, the LC, LC Chair and Legislative Counsel must receive EB approval on the proposed action. If it is necessary to expedite the action, the committee may act on the President's approval.

The LC Chairperson is responsible for moderating the Washington Report session at the annual conference.

3. General

With the exception of the Industry Committee, a balance of members on committees/task forces should be sought (i.e. local government, state government, industry members of all types).

Committees/task forces meet via conference call (no in-person meetings are required).

Editorial Review Process - NAGDCA Committee members shall use a system of editorial reviews during the editing process of all publications when possible. See complete details in separate policy statement.

NAGDCA Committee Charter

Title: Annual Conference Committee

Strategic Pillar: Members & Plan Participant Service Innovation

Purpose: Develop high quality programming and identify content experts for the Annual Conference

Composition:

Appointment of Chair/Vice-Chair: The Executive Board Vice-President shall be the Committee Chair. The Vice-Chair for the committee will be assigned by the Vice-President when new committee members are recommended to and approved by the Executive Board.

Appointment of Members: The Vice-Chair will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members.

Terms: The Chair will serve for one year. Members will be appointed to two-year staggered terms.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities: New committee members should attend a New Committee Member Orientation Session preceding the Annual Conference and all committee members should attend the Annual Committee meeting preceding the Annual Conference. Committee members will be expected to participate in conference calls as needed throughout the year to complete the committee responsibilities. The committee is responsible for developing the program content and identifying speakers for the Annual Conference.

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Audit Committee

Strategic Pillar: Financial Planning for Organizational Needs

Purpose: To assist with selecting the external CPA firm who will file the 990 return and perform the audit and/or review (within the parameters of the budget approved by the Board).

Composition:

Appointment of Chair/Vice-Chair: The Secretary/Treasurer will serve as the Chair. No Vice-Chair will be named.

Appointment of Members: The two member-at-large Board members and the Industry Observer will serve as committee members. (providing Board oversight and continuity as currently structured)

Terms: The term of the chair and the members is a one year term.

Mid-Term Vacancies: The President will fill mid-term vacancies by appointing a member of the Board if deemed necessary given the remaining work of the committee to be completed.

Roles and Responsibilities:

- NAGDCA has an audit performed every 3 years, a review engagement in other years, and a 990 filed annually.
- The ANC Foundation has a review performed once every 3 years and a 990 filed annually.
- The association management company obtains quotes from at least three CPA firms to file the annual 990 returns and makes the recommendation to the committee. The committee either accepts the recommendation or suggests another alternative.
- The association management company engages at least four outside CPA firms for a response to the audit RFP. Following receipt of the responses, the association management company makes a recommendation to the committee and the committee either accepts the recommendation or suggests another alternative.
- When there is an audit, a call is scheduled for the committee members to speak directly with the auditor without the association management company. The auditor reviews the report with the committee member(s) and members can ask any questions directly to the auditor.

Meetings: The committee shall hold meetings on an as-needed basis conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Awards Committee

Strategic Pillar: Growth in Membership and Credibility

Purpose: The purpose of the Awards Committee is to accept nominations for the various governmental defined contribution plan leadership and achievement awards, to evaluate the relative success of those nominations in fulfilling the goals of those awards, and selecting the winners for the various awards. As a secondary goal, the Committee should consider whether new or additional awards should be recommended to the Board for the future. Individual nominations may be made for a variety of separate categories as outlined by the Committee. The nominations must be:

1. Worthy of recognition, not part of normal daily plan services
2. Able to be measured objectively
3. Recognized as contributing to solutions facing the governmental defined contribution plan market at large

Composition:

Appointment of Chair/Vice-Chair: The Committee Chair and Vice-Chair will be appointed by the Vice President of the Board with confirmation by the Board.

Appointment of Members: NAGDCA members will be appointed to the Committee through a process where members apply for appointment prior to the annual conference. The Vice-President will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members.

Terms: The Chair position is for a one year term and may serve up to two consecutive one year terms. The Committee will be made up of six (6) members with two (2) members being appointed each year for 3-year terms with Chair and Vice Chair terms being 1-year in duration.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities: The Committee will evaluate award nominations and select winners for various awards as appropriate consistent with the nomination guidelines.

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls. The Awards Committee will conduct committee business through at least four quarterly meetings.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Benchmarking Committee

Strategic Pillar: Members & Plan Participant Service Innovation

Purpose: To oversee the annual benchmarking survey.

Appointment of Chair/Vice-Chair: The Committee Chair and Vice-Chair will be appointed by the Vice President of the Board with confirmation by the Board.

Appointment of Members: The Vice President will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members. Total membership should be a minimum of seven voting committee members.

Terms: The Chair position is for a one year term and may serve up to two consecutive one year terms. Members will be appointed to three-year staggered terms.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities: The committee will oversee the annual benchmarking survey by:

- recommending changes to the content to the Executive Board,
- developing a timeline for the survey,
- testing the draft survey,
- vetting survey results,
- assisting with content development for consideration by the Executive Board prior to publication, and
- providing recommendations for enhancements to the Executive Board regarding the online portal content and capabilities

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Industry Committee

Strategic Pillar: Evolving Governance and Organizational Model

Purpose: To increase communication between and among industry and government members to strengthen public-private partnerships.

Composition:

Appointment of Chair/Vice-Chair: The Chair will be the President of the Industry Committee as elected by the industry membership. The Industry President will serve on the NAGDCA Board as a voting member. The Industry Past President will serve on the NAGDCA Board as a non-voting member.

Appointment of Members: Members of the committee will be elected by the industry membership. The NAGDCA President serves as a voting member of the industry committee.

Terms: Members of the committee will serve seven years starting with a two-year term as member-at-large and then rotating through the officer positions ending with the Past President role.

Mid-Term Vacancies: In the event the Industry President should resign or be unable to complete the term of office, the Industry Vice President shall succeed the Industry President.

A vacancy in the offices of the Industry Vice President, Industry Secretary, or Industry Treasurer, created for any reason whatsoever (including succession to another office) may be filled by the Industry President, upon approval of the Industry Committee, first from among the other officers or the Member-at-Large positions, and then from among representatives of Industry Members. A vacancy in a Member-at-Large position may be filled by appointment by the Industry Committee from among representatives of Industry Members.

Roles and Responsibilities: The industry committee will represent NAGDCA's industry membership and will facilitate discussions among industry members and ensure industry member issues/concerns are shared with the NAGDCA Board. In addition, the committee will coordinate programming for an annual roundtable meeting held in DC every Spring which offers a forum for industry members to share best practices, to discuss hot topics in the defined contribution industry, and to hear the latest from Capitol Hill.

Meetings: The committee will hold bimonthly conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls. The committee will meet with the industry membership during the annual conference.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Legislative Committee

Strategic Pillar: Growth in Membership and Credibility

Purpose: Evaluate legislative issues for defined contribution plans and develop recommended priorities for the NAGDCA Board's consideration.

Composition:

Appointment of Chair/Vice-Chair: The Executive Board President shall be the Committee Chair. The Vice-Chair for the committee will be assigned by the Vice-President when new committee members are recommended to and approved by the Executive Board.

Appointment of Members: The Vice-President will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members.

Terms: The Chair position is a one year term. Members will be appointed to two-year staggered terms.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities: New committee members should attend a New Committee Member Orientation Session preceding the Annual Conference and all committee members should attend the Annual Committee meeting preceding the Annual Conference. Committee members will be expected to participate in conference calls as needed throughout the year to complete the committee responsibilities. The committee is responsible for coordinating with NAGDCA's lobbyist to draft the annual legislative priorities letter.

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Nominating Committee

Strategic Pillar: Evolving Governance and Organization Model

Purpose: Upon completion of the annual election process for the Member-at-Large position to the Executive Board, the Nominating Committee shall make its selections and report the nominee(s) to the membership during the Annual Business Meeting of Government members.

Composition:

Appointment of Chair/Vice-Chair: As provided in the Constitution, the Immediate Past President shall be chairperson on the committee and, if the Immediate Past President ceases to be a member of the Executive Board, the President shall appoint a member of the Nominating Committee to succeed as chairperson. (This committee does not have a vice-chairperson.)

Appointment of Members: Five members representing different programs will be appointed as selected by the Past President and ratified by the Executive Board by April 30.

Terms: All members of the committee shall serve a one-year term, and cannot be selected for more than two consecutive terms.

Mid-Term Vacancies: The President, in consultation with the Chair, will fill mid-term vacancies by appointing a government member from a plan not already represented on the committee

Roles and Responsibilities: The committee shall create the Board slate and the chairperson shall report the selections at the Annual Business Meeting of Government members. The committee may assist with recruitment, if needed.

Meetings: The committee shall convene prior to the Annual Business Meeting of government members to make its selections.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Participant Engagement Committee

Strategic Pillar: Members and Plan Participant Service Innovation

Purpose: Align and enhance current or develop new innovative products and services for members and plan participants.

Composition:

Appointment of Chair/Vice-Chair: The Committee Chair and two Vice-Chairs will be appointed by the Vice President of the Board with confirmation by the Board. One Vice-Chair will be a government member and the other will be an industry member.

Appointment of Members: The Vice-President will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members.

Terms: The Chair position is for a one year term and may serve up to two consecutive one year terms. Members will be appointed to two-year staggered terms and may include external non-profit partners.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities: New committee members should attend a New Committee Member Orientation Session preceding the Annual Conference and all committee members should attend the Annual Committee meeting preceding the Annual Conference. Committee members will be expected to participate in conference calls as needed throughout the year to complete the committee responsibilities. The committee is responsible for supporting the development of collective materials for member plans to use with participants. The committee at a minimum, will provide annual recommendations to the board on collective communication initiatives that would be additive for NAGDCA members. A particular focus is the use of behavioral finance in retirement communications.

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls.

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

NAGDCA Committee Charter

Title: Publications Committee

Strategic Pillar: Growth in membership and Credibility

Purpose: To develop and oversee a NAGDCA professional communication and publication program that supports the NAGDCA mission, helps demonstrate its leadership in the public sector defined contribution profession and is responsive to professional needs of its members.

Composition:

Appointment of Chair/Vice-Chair: The Committee Chair and Vice-Chair will be appointed by the Vice President of the Board with confirmation by the Board. **Appointment of Members:** The Vice-President will recommend new committee members to the Executive Board at the August Board meeting to replace outgoing committee members. The committee will include at least two at-large government members and at least two industry members.

Total membership should be a minimum of five not to exceed seven voting Committee members. Member preference will be given for related professional and publication experience.

Terms: The Chair position is for a one year term and may serve up to two consecutive one year terms. Members will be appointed to two-year staggered terms.

Mid-Term Vacancies: The President, in consultation with the Chair/Vice-Chair, will appoint members to fill mid-term vacancies.

Roles and Responsibilities:

The Publications Committee will:

- Develop and recommend strategic direction of publications to support the professional guidance and reference needs of NAGDCA members
- Recommend to the NAGDCA Executive Board new publications/content to be funded, partnered, etc.
- Ensure the appropriate level of quality for NAGDA's communications and publications
- Ensure financial budget expectations for the Publication Committee are met
- Support the objectives of the NAGDCA Executive Board and other Committees

Meetings: The committee shall hold its annual meeting the Sunday afternoon at the Annual Conference. Additional meetings will be scheduled as needed throughout the year, typically as conference calls. NAGDCA staff will assist the Chair in developing meeting agenda and coordinating committee meetings/calls. The Publications Committee will conduct committee business through at least four quarterly meetings

Minutes: NAGDCA staff will prepare and distribute meeting minutes to the committee and upon committee approval, to the Executive Board.

Annual Conference

1. Registration, Cancellation and Payments

Conference registration forms must be accompanied by payment in order to be processed and delegates' names listed in the Delegate Roster. Exception: government member registration forms submitted prior to the deadlines will be accepted with notification that payment is forthcoming.

Member entities may not purchase a single conference registration for multiple delegate use on different days. One registration fee per delegate, regardless of the amount of time spent at the conference, is required.

Any requests for changes to previously submitted registrations (e.g. delegate names, method of payment, guest information, etc.) must be made in writing to NAGDCA HQ (e-mail or letterhead).

Conference registrations cannot be processed unless appropriate annual membership fees have been paid (may be made at time of conference registration).

Lack of payment of outstanding fees for previous conferences, memberships, or other association services (including publications) will result in rejection of conference registration (prior to or on-site) for any other NAGDCA meetings or conferences until full payment is made.

Refunds will be processed when notice of cancellation is made to NAGDCA in writing by the specified deadline (typically two weeks prior to the start of the conference). A \$25 processing fee will be applied after the specified date (typically one month prior to the start of the conference).

In the event that special circumstances such as a serious illness, accident, or death of a family member arise and the circumstances cannot be reported until after the specified date, documentation to support the special circumstance (e.g. a physician's statement) will be required in order to process a refund. No refund will be considered for special circumstances reported by a third specified date (typically 1.5 months after the end of the conference).

AMR/the association may issue up to 12 complimentary registrations for non-participating governments who are potential members.

Past Presidents will receive a conference rate equal to the current year's guest rate. Past Presidents who have left the government sector and are now industry members should consider whether or not to take the reduced conference fee.

Registrations or any changes to registrations that are received after a specified date (typically 2 weeks prior to the start of the conference) may not be included in the official roster of delegates provided on-site with conference registration materials.

The specified Guest Fee applies for any person above 5 years of age accompanying any delegate to any portion of the conference. Partial registrations or complimentary guest passes for single event participation will not be distributed.

Conference cancellation insurance is secured for each conference. The amount secured is based on budgeted revenue, the location/date of conference, etc.

NAGDCA maintains a "No Smoking" policy applicable to all aspects of meetings and conferences (educational sessions, business meetings, receptions, luncheons, etc.), regardless of the policies of the hosting hotel or conference center.

2. Member-in-Transition

Individuals who have been NAGDCA members for a minimum of two years within the past three years may attend the annual conference one time at a reduced registration fee in the 12 months after which they become unemployed. The individual will not receive membership benefits but the annual membership dues will not be required in order to attend the conference. Conference registration for government members in transition will be ½ of government registration fee and conference registration for industry members in transition will be ½ of the lowest industry registration fee.

3. Industry/Sponsors

Industry members may only reserve rooms in the block at the main conference hotel for those who have already registered for the conference.

Once inside 90 days of the start of the conference, two night's room and tax will be assessed for each cancelled reservation except in the case of a one night stay where one night's room and tax will be assessed. NAGDCA will charge the responsible company/organization for these charges. These fees will only be assessed if NAGDCA incurs a hotel attrition fee for not meeting its contracted room block.

Private events planned by industry members may not be scheduled during any portion of an official conference event or function (includes "meet and organize" time).

No company promotional information (brochures or other company information) may be distributed during educational sessions or other official conference event or function.

Mass distribution of brochures, flyers, or other materials prior to or during a conference or meeting including items handed out during conference sessions such as prizes is not permitted without prior written consent from the Executive Board.

Industry members can use an imprint of "NAGDCA (current year)" on client gifts given out at client outings. Use of the NAGDCA logo is not permitted.

Sponsors are not permitted display areas for company information.

Securing meeting rooms at the conference hotel for your company's team to gather is allowed on a first come first serve basis, pending space availability, but should not be used for current/potential client meetings. We want to ensure plan sponsors are able to participate fully in the educational sessions and networking opportunities.

Planning for all private, non-conference scheduled corporate events are the responsibility of industry members, as well as retaining their own event insurance for these activities.

Industry members must comply with the affirmed Industry Members' Code of Conduct. Rosters of delegate registrants will be released in advance of the conference only to official industry member sponsors.

4. Speakers

Conference speakers are selected based on their experience and merits. Once an individual is selected, that "speaking slot" does not belong to the company for whom that individual is employed. Should an employee selected as a speaker leave that company or government entity, his or her retention as a speaker is at the discretion of the Annual Conference Committee. Company affiliations

become criteria for speaker selections only to ensure equitable representation of industry members within the full conference education program.

The Annual Conference Committee chairperson has the authority to approve funding of transportation and lodging expenses for six program speakers, up to the amount included in the budget under speaker/travel.

Registration fees are not waived for speakers who are members of the association.

Conference fees may be waived and/or travel and lodging expenses are funded (as can be accepted) for individuals who are not employed by a member of the association but who are asked to speak at the conference (e.g. IRS officials, members of Congress, etc.).

5. Annual Business Meeting

Government - the government members hold an annual business meeting at the conference pursuant to the Constitution.

Industry - a regular annual meeting of the industry members of the Association is held at annual conferences to elect the new Member-at-Large and to discuss association issues. The Association provides at least 30 days' notice of the time and place of the meeting to all industry members. The Industry Committee develops the agenda for the meeting. Minutes from the meeting may or may not be constructed.

6. General

The Annual Conference Committee provides general oversight of conference planning and manages the following aspects of the planning process:

- conference theme
- overall agenda (what is offered on what day)
- selection of speakers (and maintenance of speaker policies)
- selection of entertainment for final night banquet
- monitoring of sponsor issues

The committee is chaired by the Vice President.. At the end of the conference, the ingoing and outgoing conference chairs will hold a focus group with pre-selected participants.

No formal scheduled event will be held on at least one evening of the conference in order to allow industry members an evening to entertain clients and friends.

General

1. Industry Roundtable

An industry roundtable meeting is held in the Spring each year. The current President and Legislative Chair attend this meeting.

2. Record Retention

NAGDCA maintains a record retention policy outlining files that should be maintained for 7 years and permanently. AMR conducts an annual archiving day. Files for current year and one year prior are stored onsite at AMR. Older files are maintained at off-site storage.

3. Whistleblower

NAGDCA is committed to conducting its business under the highest standards of business and personal ethics and integrity and to comply with all applicable laws and regulations. This whistleblower policy (a) encourages staff and volunteers to come forward with credible information on illegal practices or serious violations of adopted association policies; (b) specifies that NAGDCA will protect the person from retaliation; and (3) identifies where such information can be reported.

4. Posting Conference/Webcast Notices from External Organizations to NAGDCA Network

NAGDCA Board members may post information to the NAGDCA Network about another organization's conferences and webcasts without prior approval by the NAGDCA Board. In addition, InFRE and IFEBP may submit information about their conferences and webcasts without prior approval by the NAGDCA Board. All other conference and webcast notices must be pre-approved by the NAGDCA Board before being posted to the NAGDCA Network.

5. Support of Industry Certifications

NAGDCA officially recommends that sponsoring governments encourage their employees to achieve certification in financial planning, retirement education and administration, and evaluate service providers through their commitment to certification standards for relevant employees.

6. Clearinghouse

The intent of the association in creating a clearinghouse is to offer members the service of centrally retaining and classifying information documents. These documents, submitted for that purpose by association members or obtained from other sources, will be made available to members upon request.

- Only members may access the Clearinghouse.
- Members may be charged when there is a request for documentation that requires additional copying and postage.
- The Association does not endorse any particular product or service that relates to the documents that are maintained and distributed.
- The Association reserves the right to screen all materials sent in by members and reject those it considers to be selling or marketing a product.

Other articles from non-members may be considered for the clearinghouse after consideration of the following:

- The article contains timely information directly relevant to the Defined Contribution community
- The article is free of corporate sales or marketing messages or presentations
- The article focus on innovative, fresh approaches to Defined Contribution issues

- The article originates from corporate members in good standing with NAGDCA Articles may be forwarded to the Board for final approval if deemed necessary by the Publications Committee.

7. Leadership Awards

No submissions will be accepted for consideration that are received after the printed/publicized deadlines.

In the event that an entity is recognized in more than one category, only one plaque will be presented per government entity.

Industry partners of award recipients may purchase duplicate awards at cost.

8. Newsletter Articles

Members are encouraged to write and submit articles for inclusion in the Association newsletter. Members may submit RFP release information for inclusion in the Association's newsletter.

9. Partnerships

NAGDCA will enter into partnerships to develop ties with groups that have missions related to NAGDCA's mission but that use a different strategy to achieve NAGDCA's mission, or that focus on a different population. The partnerships will offer additional resources and value to NAGDCA's members. The following criteria will be used to determine whether NAGDCA will pursue the partnership.

- Organization must be a non-profit.
- Organization must have a related vision and similar mission
- NAGDCA will have final approval of name/logo usage by the partnering organization
- NAGDCA will have final approval on the use of its mailing list including the number of times it can be used
- Other pertinent information as applicable

When a NAGDCA expense would be incurred in order for NAGDCA to enter into the partnership, staff will seek approval from the NAGDCA President.

10. Benchmarking

The Perspectives in Practice benchmarking survey is open to NAGDCA members only. An executive summary report is prepared and made available to the public via NAGDCA's website. An online portal is available to respondents and those who purchase access.

Access to Online Portal:

Respondents will identify the person to receive access to the online portal when they complete the survey. This person and the primary member can request the login information. If others within a plan want access, they must obtain it from the primary member or the second person who was provided the information.

Diamond sponsors receive complimentary access. A login is set up and shared with the primary member for that company. The primary member can share access per their own discretion.

Those who purchase access will receive a login and can share access per their own discretion.

Survey Incentive:

NAGDCA will hold a drawing for all plan sponsors who respond to the survey and will provide a complimentary membership to the winning plan.

11. Event Data Disclosure Agreement Policy

I. Acceptance of Terms

NAGDCA provides events for education and networking among its members.

It is important that you read all terms and conditions carefully as by registering for, attending, and/or utilizing event services, you agree to the collection, use, and sharing of your personal data for the purpose of your participation in this event.

II. Collection of Data

Registration

By registering for this event, you are providing to NAGDCA personal information such as name, email address, dietary needs, etc. which is mandatory in order for the attendee to attend the event. The collection of this information is to provide you with services as it relates to your attendance at this event. Without this information, NAGDCA will be unable to guarantee the provision of said services.

By registering, you agree and acknowledge that you are over 18 years of age. If you are under 18 years of age, please contact NAGDCA directly at nagdca@amrms.com.

You agree that the information you provide during the registration process shall be accurate, true, and complete. You have the right and responsibility to update any incorrect or out of date information in a timely manner. Provision of erroneous information may result the failure to receive important updates and information about the event. You may update your registration by logging into the registration system or contacting nagdca@amrms.com.

By registering, you also agree that NAGDCA may use information collected during the registration process to notify you with information about the event such as: reminders, updates, logistic changes in the event, and post event satisfaction data collection.

Your agreement to how the data is collected, used, shared, and stored is specific to that information which is necessary to plan and facilitate this event and permit your attendance.

NAGDCA uses CrowdCompass in the facilitation of this event. This mobile application is provided to participants to enhance the event experience and provide a mechanism by which important event information can be easily accessed. By downloading and utilizing CrowdCompass, the participant agrees to the terms and conditions of the application independently of this agreement and is solely responsible for all personal information provided and shared through the application.

Payment

Electronic payment for event registration is taken and managed in Cvent.

Payments are processed by PayPal.

Attendance

During the event, it may be necessary for attendees to verify their personal information provided during registration as it relates to event attendance. This personal information is for the sole purpose of verification of previously collected data to confirm your identity, accommodations, and delivery of

services at the event. Failure to provide this information during attendance may result in the inability to render services to the attendee.

Additionally, this event provides opportunities for networking with other attendees. Personal information shared during networking is the sole responsibility of the attendee. Attendees should exercise sound judgement concerning sharing of personal information and should take necessary steps to ensure privacy and protection of said information as NAGDCA shall not be responsible for information shared in this capacity during the event.

III. Data Use

You agree that the data collected shall be used in the planning and facilitation of this event and to render event services to the attendee. Additionally, you agree that the data collected from you may be used by NAGDCA as business intelligence to enhance attendee experience by improving products and services offered. Additionally, you agree that NAGDCA may also leverage collective, non-attendee specific, demographic information for the marketing of NAGDCA products and services.

During this event, NAGDCA may take photographs of you which may be posted to social media and on the association's website. By registering for and attending this event, you agree to the use of image in photographs for this purpose. Additionally, other event attendees may take photographs and post said photographs to social media. NAGDCA shall not be responsible for photographs taken and/or shared by other event attendees.

You agree that the NAGDCA may use data collected to investigate, respond, and resolve customer issues which includes any security investigations, fraud, or other violations of this agreement. This may include third parties contracted to assist with the resolution of these issues.

As a part of your registration, you will be provided the opportunity to opt in to leveraging your personal information for other legitimate business purposes of the event. You must agree to each of these opportunities independently, and you will have the right to opt out of participation at any time. These opportunities include but are not limited to: attendance rosters, speaker information, etc.

IV. Data Sharing

By registering for this event, you agree that the NAGDCA may share the personal data provided for logistical purposes including, but not limited to: securing lodging, transportation, catering, and other routine event services on your behalf with the venue and any third-party suppliers which are required to deliver event services on location. This sharing of data shall be limited to only that which is necessary in the fulfillment of the service and shall not be used by said third parties for marketing or other purposes.

NAGDCA contracts with AMR Management Services, Inc. as their association management provider who provides for NAGDCA daily association administration, staffing, and operational functions. You agree that NAGDCA may share collected data with AMR Management Services, Inc. for said purposes in the execution of the services provided. Additionally, NAGDCA contracts with third party suppliers in the fulfillment of service delivery for this event including, but not limited to printers, awards vendors, operational system providers, etc. You agree to allow NAGDCA to share your personal data limited to the fulfillment of these services and understand that NAGDCA will require that all third-party suppliers abide these terms in their fulfillment of said services.

Legal Disclosures

It is possible that NAGDCA will need to disclose information about you when required by law, subpoena, or other legal process or if we have in good faith belief that disclosure is reasonably

necessary to 1.) investigate, prevent, or take action regarding suspected ethics violations, actual illegal activities, or to assist government enforcement agencies; 2.) enforce our agreement with you; 3.) investigate and defend ourselves against any third-party claims or allegations; 4.) protect the security or integrity of our services; 5.) exercise the rights and safety of NAGDCA, you, personnel or others. We will attempt to notify you about any legal demands for personal data when appropriate in our judgement, unless prohibited by a court of law or court order or when the request is an emergency.

NAGDCA, our suppliers, and or partners do not share or sell your personal data with third parties for their direct marketing purposes without your permission. See Section (insert) above.

V. Data Storage

You agree that NAGDCA will retain the personal information provided and maintain accurate records of this event in addition to the provision of services. All data is retained and stored in perpetuity for historic record of this event. You have the right to request that your personal information be deleted or a portion thereof; however, NAGDCA will retain information which is reasonably necessary to meet accreditation standards, meet regulatory requirements, resolve disputes, maintain security, prevent fraud or abuse, or enforce this agreement.

VII. Contact Information

For questions concerning this policy, how to delete your profile, alter opt in authorization, or other concerns, please contact the NAGDCA at:

Tracy Tucker
NAGDCA Association Director
859-514-9210
ttucker@amrms.com

VIII. Acknowledgement of Disclosure

By continuing with this registration, I confirm that my consents and approvals set forth above are freely given, specific, informed, and unambiguous.