WINNING PRACTICES & INNOVATIVE APPLICATIONS

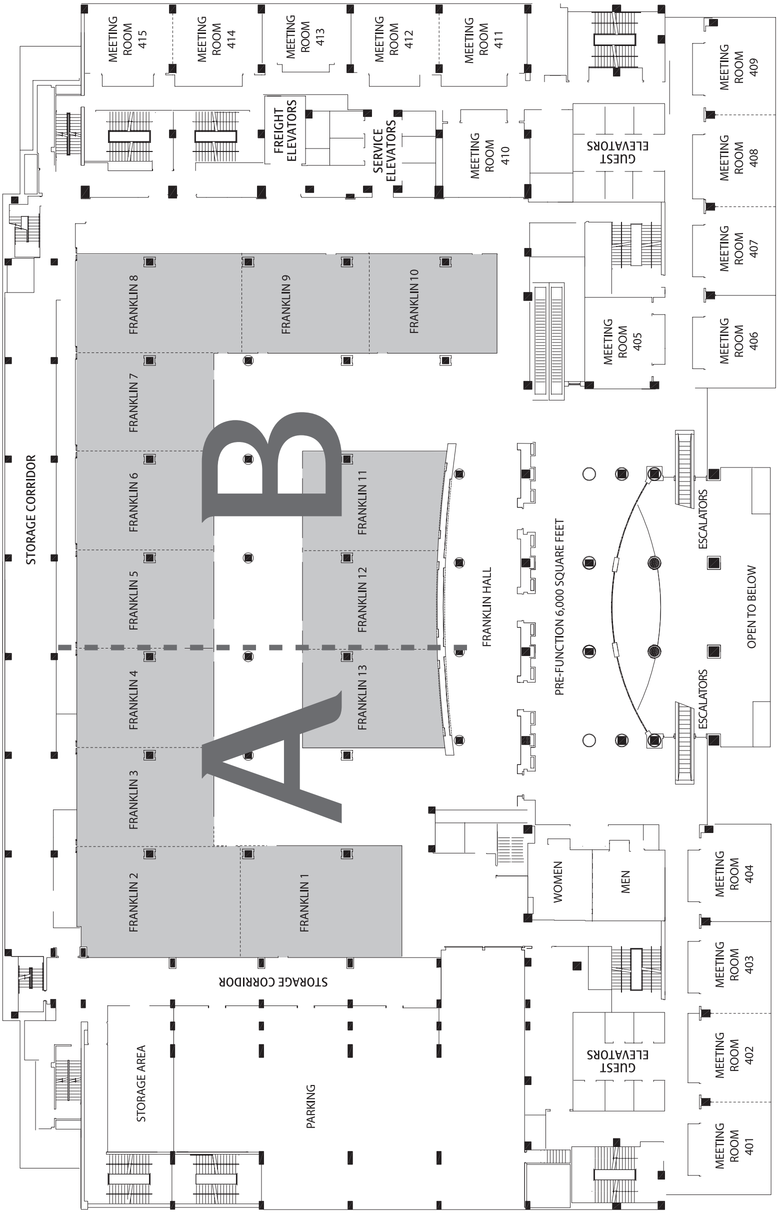
NAGDCA

2018 NAGDCA ANNUAL CONFERENCE

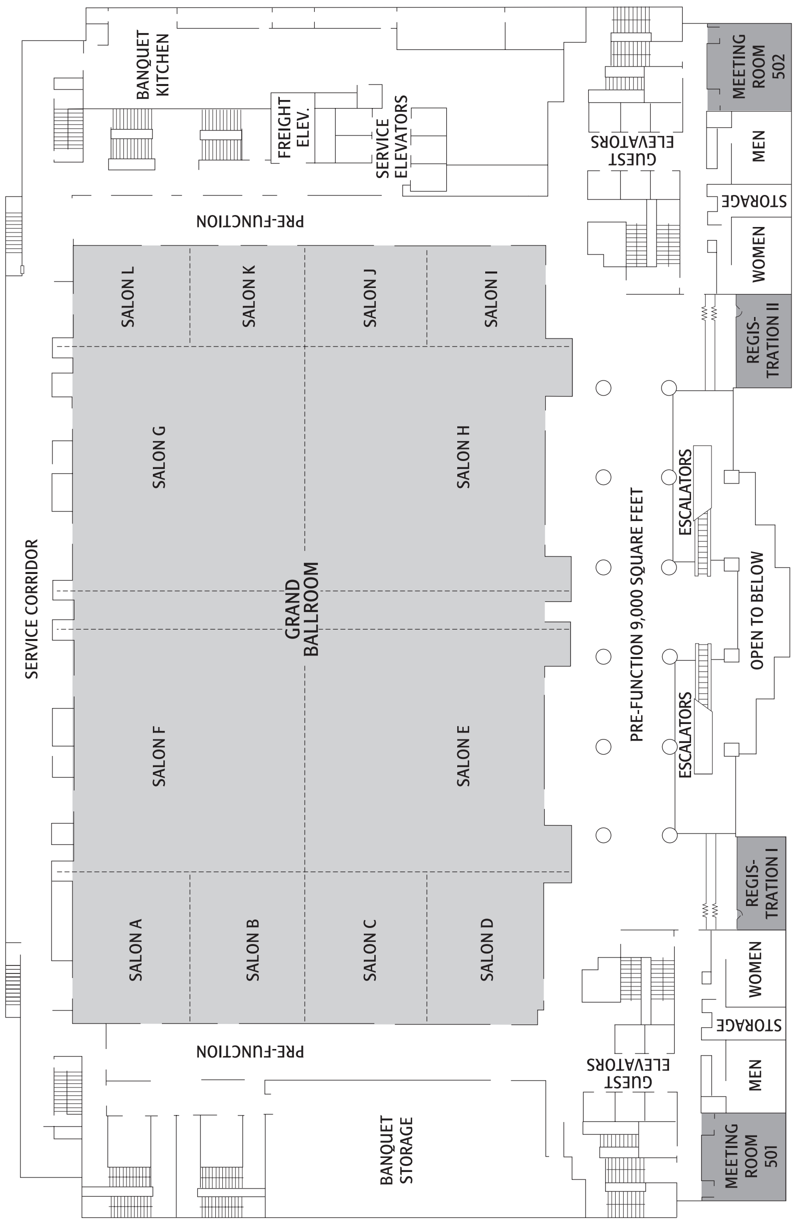
PHILADELPHIA, PA | SEPTEMBER 23-26

CYBERSECURITY - GENERATIONAL COMMUNICATION CAMPAIGNS - PARTICIPANT ENGAGEMENT INVESTMENT LINEUPS - AUTO ENROLLMENT - ESG INVESTMENT CRITERIA - LIFETIME INCOME PRODUCTS - HOLISTIC RETIREMENT - RETIREMENT INCOME - DECUMULATION EFFORTS

Philadelphia Marriott Downtown - Level 4



Philadelphia Marriott Downtown - Level 5



NAGDCA 2018
ANNUAL CONFERENCE AGENDA

September 23-26, 2018
Philadelphia Marriott Downtown

Conference agenda is subject to change.
All meeting space is at the Philadelphia Marriott Downtown unless otherwise noted.

SUNDAY, SEPTEMBER 23

9:00 am–11:00 am ***InFRE Pre-Conference Workshop - Managing Retirement Income: What your Employees, Family, Friends and Self Need to Know***

Franklin 1, Level 4

Instructor: Kevin Seibert, CFP®, CEBS®, CRC®, Managing Director, International Foundation for Retirement Education (InFRE)

Many of your employees are part of the 78 million baby boomers quickly approaching retirement. Will they be able to make informed decisions about when to retire and how to manage, protect and distribute the savings they have in your employer-sponsored retirement plan? Join us for this professional retirement income management education course attended by over 10,000 professionals nationwide that will help you understand why and how you need to help your pre-retirees transition from accumulating assets to one of the most important skills they will ever need to know: how to make their retirement savings last a lifetime.

In this session you will learn how to:

- Match types of monthly income with types of monthly expenses.
- Manage retirement savings so they are protected from retirement risks.
- Minimize taxes when taking distributions.
- Evaluate and prioritize options for closing retirement income gaps.
- Improve the length of time retirement savings can pay income.

9:00 am–11:30 am ***NAGDCA Board Meeting***

Room 407

11:30 am–12:00 pm ***ANC Foundation Board Meeting***

Room 407

12:00 pm–6:00 pm ***Registration Desk Open***

Grand Ballroom Foyer, Level 5

2:15 pm–4:15 pm ***Intro to DC Plans***

Grand Ballroom E, Level 5

This program focuses on the primary concepts related to achieving successful outcomes in a defined contribution plan. It may be particularly beneficial to government or industry professionals new to working with DC plans, or seasoned professionals interested in a fresh take on the building blocks of expanding participant success.

2:15 pm–2:45 pm ***Committee Member Orientation***

Room 402-403

3:00 pm– 4:00 pm ***Committee Meetings***

Awards Committee

Room 409

Benchmarking Committee

Room 406

Legislative Committee

Room 407

Participant Engagement Committee

Room 408

4:30 pm– 5:00 pm ***Student/Mentor Orientation***

Room 402-403

5:30 pm–7:00 pm ***President's Reception***

Franklin Hall, Level 4

MONDAY, SEPTEMBER 24

7:00 am–7:45 am **_Breakfast Buffet_**

Franklin Hall, Level 4

7:00 am–4:00 pm **_Registration Desk Open_**

Grand Ballroom Foyer, Level 5

8:00 am–8:30 am **_Conference Opening and Welcome_**

Grand Ballroom H, Level 5

8:30 am–9:30 am **_Keynote Speaker_**

The Cartography of Innovation

Grand Ballroom H, Level 5

Speaker: Scott Wayne,Co-Founder/Partner, Envoy

How do you become a more effective innovator? Scott Wayne shows you how to take head-on the challenge of innovating in a stressful, overloaded, technology-centric era.

Making a case for transforming the way we live, Scott explores an experiential approach to generating ideas by living more diverse personal and corporate lives.

Sharing current examples and non examples of innovation in the marketplace today, Scott poses the question—*what is innovation?* Reframing our ability to identify new risks and opportunities as markets and technologies shift, innovation becomes more accessible. Scott purports that by shifting our personal habits and attitudes and increasing our mindfulness, we allow our minds the space to make new connections, resulting in more new ideas. From the neurology of idea generation through the iterative execution process, Scott shares his unique perspective on the cartography of innovation.

9:30 am–9:45 am **_Break_**

9:45 am–10:45 am **_Washington Update_**

Grand Ballroom H, Level 5

Moderator/Panelist: Paul Beddoe, NAGDCA Government Affairs Director

Panelists: Michael Belarmino, Government Finance Officers Association
Jeannine Markoe Raymond, National Association of State Retirement Administrators
Keith Overly, Ohio Deferred Compensation

10:45 am–11:00 am **Break**

11:00 am–12:00 pm **Concurrent Sessions – 3 Topics**

Identifying & Solving for Retirement Income - What to do with that retirement nest egg...

Grand Ballroom F, Level 5

Moderator/Panelist: Lori Lucas, Employee Benefit Research Institute

Panelists: Carol Bogosian, CAB Consulting
Michael Finke, The American College
Kelli Hueler, Hueler Companies and Income Solutions

Defined contribution plan sponsors have developed many strategies for helping participants accumulate sufficient assets for retirement. But what about spending in retirement? Arguably, plan participants may need even more help when it comes to how and when to draw down their retirement nest egg--which distribution options to use, how to coordinate with pension plans and social security, cope with out of pocket medical costs, as well as manage taxes. This session will focus on how retirees are navigating the "decumulation phase", identify the pitfalls that may cause them to draw down their DC plan assets inefficiently, and discuss innovative tools and solutions that plan sponsors can bring to their participants.

ESG - Environmental, Social and Governance Investment Criteria

Grand Ballroom D, Level 5

Moderator/Panelist: Bonnie Saynay, Invesco

Panelists: Francois Otieno, Segal Marco Advisors
Marla Skeffington, Natixis
Nathalie Wallace, State Street Global Advisors

Today it appears that ESG investing is here to stay and that it will be a focus for many years to come. The rationale behind ESG investing is not in question, but does it lead to higher expenses or lower returns? Is it practical to employ an ESG philosophy with your DC investment lineup? Topics that will be covered include:

- What is ESG investing?
- ESG dedicated options vs. a broader ESG integration.
- ESG and passive investment options.

Winning Enrollment Techniques and Challenges

Grand Ballroom E, Level 5

Moderator: Michele Martin, ICMA-RC

Panelists: Scott Boyd, Prudential Retirement
Tanja Fournier, Irvine Ranch Water District
Brenda Griebert, State University of New York

Is the size of your eligible and not participating population a concern in your supplemental retirement savings plan? No automatic enrollment feature? Do you have automatic enrollment and are you looking for a technique to jump start saving among the opt-out population or specific employers? Is your enrollment process too complex or time-consuming?

We are all aware of the importance of supplemental savings and the benefits that government defined contribution plans offer employees, but how do we get more employees to take action? What are some enrollment methods that work? This session will:

- Offer information on the benefits of automatic enrollment as well as the associated challenges.
- Provide electronic and print enrollment techniques that can simply showcase your plan's benefits and help increase participation.
- Provide real examples of how other plans are increasing participation with winning enrollment practices and campaigns.

12:00 pm–1:15 pm **Opening Luncheon**

Franklin Hall, Level 4

1:30 pm–2:30 pm **Concurrent Sessions (repeated)**

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2:30 pm–2:45 pm **_Break_**

2:45 pm–3:45 pm **_General Session_**

The Emerging Cyber Threat: How Plan Sponsors Can Prepare for Tomorrow's Threats

Grand Ballroom H, Level 5

Moderator/Panelist: Keith Overly, Ohio Deferred Compensation

Panelists: Peggy Haering, State of Connecticut
Melanie Kolp, Nationwide Retirement
Tim Rouse, SPARK Institute
Assunta Vivolo, Securities and Exchange Commission

Cyber-attacks are an ever-present danger in our modern age, but how prepared are plan sponsors to deal with the current, and future, threat environment? Our diverse panel of experts will help members understand the current situation, and what they can do to prevent the next attack. They will also delve into the still evolving subject of what questions to ask vendors, and how to assess cyber risks from an organizational perspective.

3:45 pm–4:00 pm **_Break_**

4:00 pm–5:00 pm **_ANC Foundation Retirement Knowledge Quiz Bowl - Elimination Round_**

Grand Ballroom CD, Level 5

5:15 pm–6:00 pm **_Leadership Awards Photos_**

Room 407

TUESDAY, SEPTEMBER 25

6:00 am

Theresa Cruz Myers 5k Run Participants Meet

(Registered runners only)

Hotel Lobby

Meet at 6:00 a.m. for transportation to starting line.

6:30 am

Theresa Cruz Myers 5K Run Begins

(Registered runners only)

Lloyd Hall/Boathouse Row

Transportation to starting line provided at 6:00 a.m.

7:30 am–4:00 pm

Registration Desk Open

Grand Ballroom Foyer, Level 5

7:30 am–8:15 am

Breakfast Buffet

Franklin Hall, Level 4

8:15 am–9:15 am

General Session

ReDefined Contribution Plans: Engaging Participants With Clarity

Grand Ballroom H, Level 5

Speaker: Gary DeMoss, Invesco Consulting

How can you help participants make better decisions? Choose your words carefully. From fees to target date funds, this session will explore commonly used words, phrases and messages to use and lose in defined contribution plan communications. The language research presented in this session is based on a six-month study, completed in 2018, designed to help plan sponsors engage more with participants. *It's not what you say. It's what they hear.*

9:15 am–9:30 am

Break

9:30 am–10:30 am

Discussion Deck

Please check the bottom right of your name badge for your group assignment.

Crafted exclusively for the conference, this session will take an interactive approach to encourage thoughtful discussion in breakout groups. Each group discussion will be unique and allow members to learn from each other by discussing a range of engaging and interesting questions. You won't want to miss this enriching networking session.

Group 1 | Franklin 1-2, Level 4
Moderator: Ted Disabato, Meketa Investment Group

Group 2 | Franklin 3-4, Level 4
Moderator: Steve Ferber, PIMCO

Group 3 | Franklin 5-6, Level 4
Moderator: Amy Heyel, AndCo Consulting

Group 4 | Franklin 7-8, Level 4
Moderator: Joshua Schwartz, Retirement Plan Advisors

Group 5 | Franklin 9-10, Level 4
Moderator: Emily Wrightson, Cammack Retirement

Group 6 | Franklin 11-13, Level 4
Moderator: Darlene Malaney, Palm Beach County Clerk & Comptroller

10:30 am–10:45 pm ***Break***

10:45 am–11:45 am ***Government Breakout Sessions by Asset Size***

(Government members and students only)

Session #1: $100 million or less
Franklin 1-2, Level 4
Moderator: Ralph Marsh, Houston Firefighters' Relief and Retirement Fund

Session #2: $101 million - $250 million
Franklin 3-4, Level 4
Moderator: Beverly Freeman, Public Utility District #1 of Chelan County

Session #3: $251 million - $499 million
Franklin 5-6, Level 4
Moderator: Robert Wylie, South Dakota Retirement System

Session #4: $500 million - $999 million
Franklin 7-8, Level 4
Moderator: Rob Boehmer, Nevada Public Employees' Deferred Compensation Program

Session #5: $1 billion - $3 billion
Franklin 9-10, Level 4
Moderator: Chris Biddle, Commonwealth of Kentucky

Session #6: > $3 billion
Franklin 11-13, Level 4
Moderator: Kimberly Burch-Garcia, County of Los Angeles

10:45 am–11:45 am ***Industry Members Business Meeting***

(Industry members and students only)

Grand Ballroom D, Level 5

12:00 pm–4:00 pm ***Guest Tour - Philadelphia Then & Now***

(Registered guests only)

Meet in hotel lobby to begin tour

12:00 pm–1:15 pm ***Government Member Lunch & Business Meeting***

(Government members and students only)

Grand Ballroom E, Level 5

1:15 pm–1:30 pm ***Break***

1:30 pm–2:30 pm ***General Session***

Generational Education & Communication

Grand Ballroom H, Level 5

Moderator/Panelist: Sharon Scanlon, Lincoln Financial Group

Panelists: Jake O'Shaughnessy, SageView Advisory Group
Cindy Rehmeier, Missouri State Employees' Retirement System
Hyun Swanson, University of California

Why is it beneficial to provide specialized education to different age-cohorts or generations of employees - from Millennials to Gen-X to Boomers? Varying generations of employees may comprehend messaging regarding financial education differently. Education relevant to one group is not always relevant to another. Generations of employees also differ in how they prefer to receive this type of education.

This session will describe the importance of segmenting messaging to different generations of employees, how these employees understand information, and what delivery methods tend to achieve the most outreach success. The session will also provide attendees with innovative targeted outreach and education from fellow government defined contribution plans.

2:30 pm–2:45 pm **Break**

2:45 pm–3:45 pm **Concurrent Sessions**

Success by Design: Innovation in Investment Lineups and Plan Design

Grand Ballroom E, Level 5

Moderator: Barbara Healy, NFP Retirement

Panelists: Mary Buonfiglio, NC Supplemental Retirement Plans
Brian Moore, AZ Public Safety Personnel Retirement System
Polly Scott, Wyoming Retirement System

Investment lineups and plan design are two critical parts of a successful government DC plan program. These two facets must work together in order to help participants make the right choices and achieve the best possible outcomes. Topics that will be covered include:

- New approaches to the tiered investment menu
- Investments that can help address the risks that participants face
- Plan design innovations and real-world examples of these concepts in action

Best Practices & Lessons Learned from Private Sector Defined Contribution Plans

Grand Ballroom D, Level 5

Moderator/Panelist: Judith Boyette, Hanson Bridgett

Panelists: Jeffrey Cable, Colorado PERA
Sherrie Grabot, GuidedChoice
Mark Kordonsky, SageView Advisory Group

Although governmental defined contribution plans are not subject to the rules of the Employee Retirement Income Security Act of 1974 (ERISA), many such plans use ERISA rules as a best practice in various areas of plan administration, such as selection of investment options, fee disclosures, fiduciary responsibilities, and claims and appeals procedures.

The session will address the areas in which it may be a good idea to utilize ERISA standards as best practices, as well as areas in which following ERISA may not be in your plan's best interest or even may be in conflict with your plan's rules and regulations. In addition, the session will include a brief discussion of the recent lawsuits against

ERISA defined contribution plan fiduciaries and how these lawsuits provide important lessons to governmental defined contribution plans.

Holistic Retirement: Money, Purpose, Health

Grand Ballroom F, Level 5

Moderator: Wendy Dominguez, Innovest

Panelists: Andrea Cockrell, City of Plano
Brayton Connard, Monroe County, NY
Carl Steinhilber
Jonathan Viscounte, Prudential Retirement

There is more to a happy retirement than just the retirement party and leisure activities. We spend decades planning for the day we retire. Participants have thought little about what that retirement will look like post work. There are important decisions to consider around when to travel - early years of retirement vs. later years when health may be failing. How to find the purpose of our days once our lives are no longer defined by work. How to take care of our mental and physical health. How to make sure money will not run out.

3:45 pm–4:00 pm ## *Break*

4:00 pm–5:00 pm ## *ANC Foundation Retirement Knowledge Quiz Bowl - Final Round*

Grand Ballroom H, Level 5

6:00 p.m.–9:00 pm ## *Off-Site Networking Event at the National Constitution Center*

Enjoy heavy hors d'oeuvres and drinks while you network with colleagues against the iconic backdrop of the Independence Mall. Set in an exceptional location in the heart of Historic Philadelphia, the Center celebrates the American constitutional tradition through interactive exhibits and constitutional conversations. NAGDCA attendees will have access to the Center's main exhibit, which includes three signature attractions: *Freedom Rising*, a multimedia theatrical production, presented in the all-new Sidney Kimmel Theater; *The Story of We the People*, an interactive exhibit; and the iconic Signers' Hall, with 42 life-size, bronze statues of the Founding Fathers.

Buses will run on a continuous loop between the National Constitution Center and the Philadelphia Marriott Downtown starting at 6:00 p.m. The last bus will depart the Constitution Center at 9:00 p.m.

WEDNESDAY, SEPTEMBER 26

6:30 am–7:30 am **Sunrise Yoga**

(Advance sign up required)

Room 403

7:30 am–1:00 pm **Luggage Storage**

Room 407-409

Luggage not picked up by 1 p.m. will be taken to the Marriott bell stand.

7:45 am–10:30 am **Registration Desk Open**

Grand Ballroom Foyer, Level 5

7:45 am–8:30 am **Annual Conference - Member Focus Group**

(By invitation only)

Room 404

7:45 am–8:30 am **Breakfast Buffet**

Franklin Hall, Level 4

8:30 am–9:30 am **Keynote Session**

Feelings and Choice

Grand Ballroom H, Level 5

Speaker: Punam Keller, Charles Henry Jones Third Century Professor of Management at the Tuck School of Business

Our inability or reluctance to make very important and inevitable financial decisions is shocking, especially when no one else can make such decisions for us. Conventional wisdom blames this on a lack of financial literacy, and difficulty calculating the consequences of financial choices. But recent research by Professor Punam Keller indicates our emotions are the real culprits. Her research sheds light on how anger, sadness, anxiety, fear, and other negative emotions make us see red instead of green; and why women face bigger challenges in this regard than men.

In a series of dramatic (and often puzzling) health and financial decisions involving risk, she demonstrates how our active emotions make us act irrationally. The solution is to shift the spotlight on managing anticipated emotions, especially regret. Professor Keller will share "Enhanced Active Choice" (EAC), a communication tool she developed that can be used within DC plans. EAC manages active emotions by increasing the salience of future regret aversion. Professor Keller will demonstrate how EAC can be used to steer people who procrastinate, or who have made poor financial choices, in beneficial directions – enhancing enrollment, increasing participation rates, and reducing leakage.

9:30 am–9:45 am **_Break_**

9:45 am–10:45 am **_Concurrent Sessions (repeated)_**

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10:45 am–11:00 am *Break*

11:00 am–11:45 am *Annual Conference Wrap-up - Ignite NAGDCA 2018*

Grand Ballroom H, Level 5

New for 2018! This session will feature a series of rapid-fire presentations from representatives of many of our conference session panels. The 5-minute presentations will provide a quick overview and highlight the key takeaways of the full conference session. You won't want to miss this exciting new session!

STICK AROUND TO THE END OF THE CONFERENCE FOR A SWEET TREAT!

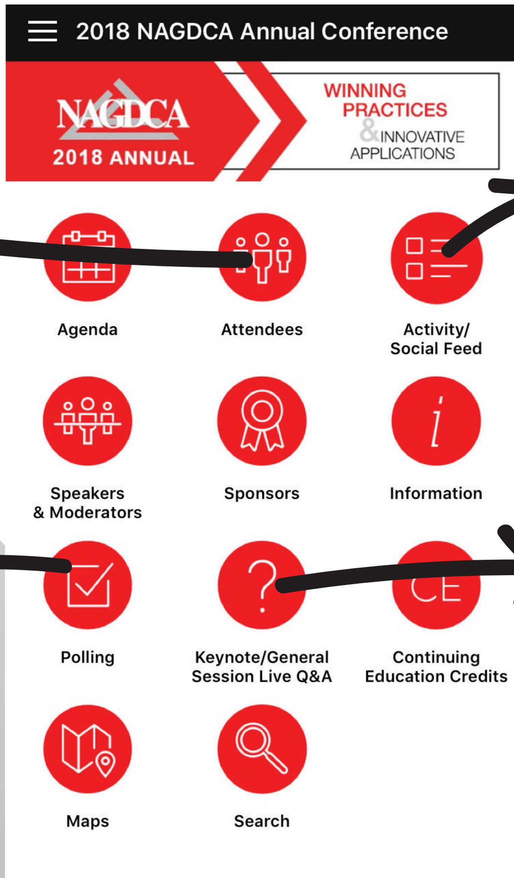
12:00 p.m–1:00 pm *2018-2019 Annual Conference Committee Meeting*

Room 404

THERE'S AN APP FOR THAT!

Connect, collaborate and engage with the NAGDCA Annual Conference app. It has all the importatnt information you'll need for the event and features to enhance your conference experiecne.

1. Search for NAGDCA Events in the App Store.
2. When downloaded, open 2018 NAGDCA Annual Conference and login using your first and last name.
3. You will receive an email with a verification code, enter that code in the app and you're all set. (Codes are sent to the email address provided during registration. If you cannot access your code, please visit the information desk.)



Find contact information for your fellow attendees, send messages and schedule meetings.

Join the conversation, follow the social buzz and find conference updates.

Stay engaged! Answer questions posed from the stage during sessions.

We want to hear from you! Submit questions for the general session and keynote speakers.

NAGDCA THANKS OUR 2018 ANNUAL CONFERENCE SPONSORS

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ICMARC BUILDING PUBLIC SECTOR RETIREMENT SECURITY

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