2010 Breakfast with the U.S. Department of Labor:

RETIREMENT PLAN SPONSOR BEST PRACTICES

Thursday, September 30th, 7:30 - 11:00AM

The workplace continues to be a focus of government regulation, with increased scrutiny placed on employer sponsored retirement plans. Most recently, the DOL announced the "interim final" fee disclosure regulation under ERISA section 408(b)(2). What does this mean for you?

To help navigate the many complexities facing plan sponsors and fiduciaries, we cordially invite you to a **complimentary breakfast workshop** for a concise discussion on compliance with IRS/Department of Labor retirement plan regulations, reducing fiduciary liability, and preparing your employees for retirement. Financial Executives International (FEI) and Everhart Financial Group, Inc. are pleased to provide this unique opportunity to Central Ohio.

EVERHART FINANCIAL GROUP, INC.
THE PREMIER RETIREMENT PLAN ADVISOR

Attendance is Free, but Seating is Limited **(2 hours CE credit available for CPA and PHR)**

Speakers Include:

Scott Everhart, President
Everhart Financial Group, Inc.

Carletta C. Murnane,
Supervisory Benefits Advisor for the Employee Benefits Security Administration, Cincinnati Regional Office of the U.S. Department of Labor

Anthony C. Ciriaco, Partner
Vorys, Sater, Seymour and Pease LLP

Topics of Discussion Include:

- **Surviving a Department of Labor Audit—**What is the DOL Looking For?
- **Regulatory Update—**408(b)(2) Fee Disclosure and Your Obligation
- **Fiduciary Compliance—**Governance Best Practices
- **Investment Due Diligence—**Manager Selection, Monitoring, and Removal
- **Participant Behavior—**Ensuring Retirement Income Security

Thursday, September 30th, 2010

7:30 to 8:15 AM Hot Breakfast Buffet & Networking

8:15 to 10:45 AM Speaker Presentations

10:45 to 11:00 AM Questions & Answers

Scioto Country Club
2196 Riverside Drive
Columbus, OH 43221

RSVP by September 24th to Brian Hanna,
Everhart Financial Group, Inc.
(614) 717-9705 x106 or (800) 337-3353 x106
brianh@everhartfinancial.com

Carletta C. Murnane, U.S. Department of Labor
Carletta C. Murnane is the Supervisory Benefits Advisor for the Employee Benefits Security Administration, Cincinnati Regional Office of the U. S. Department of Labor, which covers the States of Ohio, Kentucky, Michigan and Southern Indiana. As Supervisory Benefits Advisor, Ms. Murnane is a presenter for the Department's Fiduciary Education Campaign and Health Benefits Education Campaign, as well as, a presenter at numerous regional outreach events.

Ms. Murnane, prior to assuming this position in March of 2010, was an Auditor/Investigator in the Cincinnati Regional Office for eight years. As such, Ms. Murnane was responsible for enforcement and compliance activities pursuant to ERISA, which included conducting both civil and criminal investigations. Additionally, she has previously served as the Cincinnati Regional Office's Voluntary Fiduciary Corrections Program Coordinator; Abandoned Plan Program Coordinator; and REACT Coordinator.

Ms. Murnane holds a Bachelor of Business of Administration degree in Accounting from Morehead State University and a Masters of Business Administration degree from the University of Kentucky.

Scott Everhart, President & CEO
Everhart Financial Group, Inc.
Scott Everhart is the President and founding firm member of Everhart Financial Group, Inc. Scott has specialized in the retirement plan market since entering the financial planning field in 1991. He has extensive experience in the retirement plan advisory area, including plan design, investment selection, participant education, and fiduciary liability protection. Scott is a nationally recognized expert on the topics of fee transparency, revenue sharing, and cost control.

Among numerous honors, Scott was recently named as one of the nation's **"300 Most Influential Advisors in Defined Contribution"** by *401kWire.com*, and "**20 Rising Stars of Retirement Plan Advisors"** by *Institutional Investor News*. Scott has been a guest lecturer at workshops presented with the U.S. Department of Labor and conferences hosted by the Center for Due Diligence, Ohio Society of CPAs, and others.

Scott earned his Certified Financial Planner™ designation in 1998 and is an Accredited Investment Fiduciary® (AIF®), illustrating knowledge and competency in the area of fiduciary studies. Scott received a Bachelor of Science degree, Magna Cum Laude, from Kent State University in 1990. He has degrees in both Finance and Business Management.

Scott currently serves on the board of directors of Farmers Citizens Bank. He is a member of the Financial Planning Association (FPA), Financial Executives International (FEI), Dublin (OH) Chamber of Commerce, and The Entrepreneurs' Organization-Columbus.

Anthony C. Ciriaco, Partner
Vorys, Sater, Seymour and Pease LLP
Mr. Ciriaco is a partner in the Vorys Columbus office and a member of the labor and employment practice group specializing in ERISA and employee benefit matters. His experience in the employee benefits area includes assisting clients in the design, implementation and interpretation of their employee benefit plans and programs, specifically in the areas of executive compensation, health and welfare benefits and qualified retirement plans. Mr. Ciriaco regularly represents Fortune 500 companies in employee benefits and executive compensation.

Mr. Ciriaco has spoken on numerous topics in the employee benefits area, including the 2010 Healthcare Reform legislation, executive deferred compensation, Internal Revenue Code Section 409A, qualified retirement plans and the applicable Internal Revenue Service Nondiscrimination Rules, continuation of group health coverage under the Consolidation Omnibus Budget Reconciliation Act (COBRA), and ERISA fiduciary issues.

In 2010, *Columbus CEO* named Mr. Ciriaco as a "Top Lawyer in Columbus" and he is considered a "Leading Lawyer in Employee Benefits and Executive Compensation" by *Chambers and Partners*. Mr. Ciriaco is a member of the Ohio Bar Association and has been a fellow of the Columbus Bar Foundation since 1998. He received his J.D. from the University of North Carolina School of Law and his B.S. with distinction in accounting from the University of Virginia.

Thank you to our partners:

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