

2011 BREAKFAST WITH THE DEPARTMENT OF LABOR: PARTICIPANT FEE DISCLOSURE & RENEWED EDUCATION EFFORTS

WEDNESDAY, OCTOBER 12TH
7:30-11:00AM

By now you're aware of the upcoming participant fee disclosure requirement from the Department of Labor, but your obligations as an employer may remain unclear. Furthermore, are you prepared for the opportunity the new rules provide to renew your education efforts for employees?

SPEAKERS INCLUDE:



Sherry L. Brackney,
Senior Benefits Advisor
U.S. Department of Labor



Scott J. Stitt, Partner
James E. Arnold &
Associates, LPA

TOPICS OF DISCUSSION INCLUDE:

- **Surviving a Department of Labor Audit**—
What is the DOL Looking For?
- **Participant Fee Disclosure**—Effective Dates &
Your Obligation.
- **Legal Update**—Current Plan Litigation
- **401(k) Fee Transparency**—Uncovering &
Disclosing Hidden Fees
- **Employee Education**—Communication
Strategies & Ensuring Effective Behavior

RSVP by October 7th to Everhart,
(614) 717-9705 or (800) 337-3353 x100
info@everhartfinancial.com

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THE PREMIER RETIREMENT PLAN ADVISOR



We cordially invite you to the **5th annual complimentary breakfast workshop** with the Department of Labor, for a concise discussion on compliance with regulations, and effectively preparing your employees for retirement.

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



Scott Everhart,
President & CEO
Everhart



Matthew J. Romeo,
Partner
Everhart

SCHEDULE:

Wednesday, October 12th, 2011

- Hot Breakfast Buffet & Networking
7:30-8:00 AM
- Speaker Presentations
8:00-10:45 AM
- Questions & Answers
10:45 -11:00 AM

LOCATION:

Scioto Country Club
2196 Riverside Drive
Columbus, OH 43221

This material is intended for informational purposes only and should not be construed as legal advice and is not intended to replace the advice of a qualified attorney, tax adviser, investment professional or insurance agent.

Sherry L. Brackney, CEBS

Senior Benefits Advisor, U.S. Department of Labor

Sherry Brackney joined the Employee Benefits Security Administration, Cincinnati Regional Office of the U.S. Department of Labor in June, 1999 as a Benefits Advisor. In this capacity, she provides technical information, guidance and assistance in response to written, telephone and walk-in inquiries from plan administrators, participants and beneficiaries, members of Congress, employers, and the general public on the rights and benefits of individuals under Title I of ERISA.

In addition, Ms. Brackney conducts public education outreach programs which focus on pension and health plan related matters. She is also responsible for developing and maintaining federal, state and local strategic alliances with various institutions and organizations to assist in educating workers in understanding their ERISA rights.

Prior to this Ms. Brackney was a pension consultant for 15 years: 12 years at William M. Mercer, Inc. and 3 years at Sheakley Pension Administration, administering, implementing and overseeing the administration of numerous qualified retirement plans. She completed the Certified Employee Benefit Specialist program sponsored jointly by the International Society of Certified Employee Benefit Specialists and the Wharton Business School, and received her designation in 1990.

Scott J. Stitt

Partner, James E. Arnold & Associates, LPA

Scott J. Stitt is a partner with the law firm of James E. Arnold & Associates in Columbus, Ohio. His practice emphasizes ERISA and ESOP litigation on behalf of trustees, plan sponsors, parties-in-interest and other parties in Ohio and across the country, as well as litigating business and health care disputes on behalf of plaintiffs and defendants in state and federal court. Mr. Stitt is also the founder of the ERISA Group blog on LinkedIn, which is available through Scott's LinkedIn page at <http://www.linkedin.com/in/scottjstitt>

Mr. Stitt is a frequent speaker on employee benefits topics, as well as the course planner for the Ohio State Bar Association's ERISA continuing legal education seminar in 2009 and 2010, and its Business Litigation seminar in 2007, 2008, 2009 and 2010. Among other groups, Scott has spoken before The ESOP Association's Ohio/Kentucky and Indiana Chapters, the Central Ohio Chapter of the International Society of Certified Employee Benefit Specialists (ISCEBS), the Columbus Bar Association, and the Ohio State Bar Association.

Mr. Stitt graduated with honors from The Ohio State University's Moritz College of Law, after receiving his B.A. from Boston University. He was selected by Law and Politics magazine as an Ohio SuperLawyers "Rising Star" in 2007, 2009, 2010 and 2011, and was recognized in 2009 as one of Columbus, Ohio's "Forty Under 40" by Columbus Business First magazine. Mr. Stitt is member of many professional organizations, such as The ESOP Association's Ohio/Kentucky Chapter (Executive Committee), the Columbus Bar Association (Judicial Screening Committee), the Ohio Employee Ownership Center, and the Thomas J. Moyer Franklin Inn of Court.

Scott Everhart, CFP®, AIF®

President & CEO, Everhart

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 has been 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. He was recognized by Business First as a member of the "Forty Under 40" in 2005.

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.

Matthew J. Romeo, AIF®

Partner, Everhart

Matthew Romeo is a partner of Everhart, currently functioning as the Participant Services Manager of the firm. As a leader of the Everhart retirement plan service team, Matt orchestrates all participant education and communication strategies, including targeted group meetings and one-on-one financial planning visits. Matt is diligent to creatively impact the behavior of individuals and help ensure the opportunity for successful retirement outcomes.

Matt is a Registered Principal and the acting OSJ Designee of the firm, with his obtained licenses including the series 7, 63 and 24. Matt has earned his designation of Accredited Investment Fiduciary® (AIF®) from the Center of Fiduciary Studies, illustrating knowledge and competency in the area of fiduciary studies. Matt received a Bachelor of Science degree from the Max M. Fisher College of Business at The Ohio State University, with a specialization in Finance.

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