

The Key Measures of a Successful Defined Contribution Plan

The Pension Protection Act (PPA) of 2006 has begun to tackle plan issues by proposing solutions that directly address Americans' lack of retirement readiness. We will examine elements for plan success including, but not limited to, auto-enrollment, qualified default investment alternatives, target-date funds and Roth enhancements. We will provide insight that can help plans meet their objectives, as well as discuss methods for increasing participation.

Speaker

John E. Carl, First Vice President, Financial Advisor, Morgan Stanley Smith Barney

Mr. Carl is a first vice president and financial advisor at the firm of Morgan Stanley Smith Barney. He has received the designation of portfolio manager, and has been managing institutional and executive accounts with discretionary authority for the last decade. Mr. Carl has over 25 years of diversified financial services experience, including retirement planning, estate planning, asset allocation analysis and investment management for both individuals and businesses. As a prior executive of KeyCorp, he was responsible for corporate profit planning, merger and acquisition analysis, and financial forecasting. Mr. Carl had also been involved in investment banking and international portfolio management. He received his M.B.A. degree from State University at Albany and his bachelor of science degree in accounting from Siena College. Mr. Carl is a prior member of the New York State Charter of Certified Public Accountants as well as a member of the American Institute of Certified Public Accountants.

Date

May 11, 2010 (Tuesday)

Time

8:00-8:30 a.m.—Breakfast
8:30-10:00 a.m.—Presentation
and Discussion

Location

The Desmond Hotel & Conference Center

660 Albany-Shaker Road
Albany, NY 12211
(518) 640-6187

Directions

From I-90, take I-87 North to Exit 4, take a left off exit ramp at light onto Old Wolf Road; at the next light, take a left onto Albany-Shaker Road. The Desmond is on the left past the underpass.

From I-87 South, take Exit 4; then take a left at the light onto Old Wolf Road. At the next traffic light, turn right onto Albany-Shaker Road. The Desmond is immediately on the left side.

Cost

\$30 Albany Chapter members
\$40 Nonmembers/guests
Our educational programs are open to the public.

R.S.V.P.

By **Wednesday, May 5, 2010** to
Pam Silverman

Phone: (518) 464-5246
Fax: (518) 464-5363
E-mail: psilverm@sefcu.com

Register by Mail

Please make check payable and mail to:

Albany Chapter—ISCEBS
c/o Pam Silverman
Human Resources
SEFCU
Patroon Creek Corporate Center
700 Patroon Creek Blvd.
Albany, NY 12206-1067

Tax ID #14-1824045

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SEFCU

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Albany, NY 12206-1067

R.S.V.P. by May 5, 2010

Registration Form

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