

National Tax Sheltered Accounts Association



NTSAA's 2010 National Conference

Renaissance Esmerelda Resort & Spa • Indian Wells, CA • January 27 - 30, 2010



The NTSAA...

Educating professionals in the public & non-profit retirement marketplace!

NTSAA's 2010 National Conference

The NTSAA National Conference is the premier 403(b) and 457(b) forum for providers, agents, broker/dealers, sales and marketing managers, office staff, plan sponsors and other business officials. General and breakout sessions provide in-depth information on retirement issues relating to the not-for-profit and public markets, technical education and legislative updates.

The National Tax Sheltered Accounts Association (NTSAA) is the nation's only independent, non-profit association dedicated to the 403(b) and 457(b) marketplace. The NTSAA's mission is to provide high quality related education, technical support and information resources, as well as to offer a professional networking forum. Membership is open to anyone with a strong interest in the issues and opportunities in the 403(b) and 457(b) marketplace.

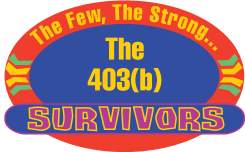
The NTSAA offers a wide variety of services to members, including:

- Regulatory and legislative updates via e-mail news alerts
- Technical and marketing support "hotline" via web-based bulletin board - TechTalk
- Educational and informational webcasts covering the most up-to-date topics in the marketplace
- NTSAA 403(b) Market Beat, a bi-monthly professional e-newsletter providing the latest in-depth 403(b) and 457(b) information and association news
- 403(b) Industry Survey and 403(b) Advisor Survey
- *The Source: 403(b) and 457(b) Plans*, the authoritative resource for anyone involved in the 403(b) and 457(b) marketplace
- Credential and certificate program for professionals who specialize in the tax-exempt and governmental retirement plan market, the Tax-Exempt and Governmental Plan Consultant (TGPC)

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General Sessions*

Below is a list of the general sessions for the 2010 conference. Note that there will be an IRS general session presented by Ed Salyers, Senior Employee Plans Specialist, Internal Revenue Service, who has extensive audit experience.

Thursday, January 28, 2010

Money Harmony in Turbulent Times

Olivia Mellan, Professional Speaker, Author, Money Coach, Business Consultant and Psychotherapist

The recent period of economic turbulence, in addition to regulatory changes in your business, have created a more stressful work environment for you, and for many of your clients. This keynote will help you take your own stress inventory, as well as your clients, and develop a stress management toolkit for these challenging times. In addition, Olivia Mellan will remind you of powerful communication tools, money personality types, gender differences, and couples polarization patterns that can be factored into building a more solid connection with your clients and with your colleagues at work. All this will help you and your clients move toward what Mellan calls “money harmony,” a state of being at peace with money, in a way that reflects your integrity and your values.

Friday, January 29, 2010

State of The 403(b) Marketplace and The NTSAA 403(b) Summit Updates

Kristi Cook, Attorney, Law Offices of M. Kristi Cook, PC; Ellie Lowder, TGPC, Consultant & Advisor to the NTSAA; Susan D. Diehl, President, PenServ Plan Services, Inc.; Suzanne Baldino Jones, President & Chief Compliance Officer, ADMIn Partners, LLC; Roxanne Marvasti, General Counsel, The OMNI Financial Group, Inc.; Edie Russo, Vice President, AXA Equitable

Kristi Cook and Ellie Lowder will kick off this session with an overview of the state of our market segment a year after the effective date of the 403(b) final regulations. The session will continue with a review of the 2009 NTSAA 403(b) Compliance Resolution Summit and updates.

The 2009 NTSAA 403(b) Compliance Resolution Summit, held in the summer of 2009, offered a forum where industry professionals could examine and offer solutions to widespread service issues experienced in the non-ERISA 403(b) market segment following the effective date of the final 403(b) regulations. Kristi Cook and Ellie Lowder will provide highlights of the 2009 NTSAA 403(b) Compliance Resolution Summit and will share planning ideas for the 403(b) Summit in 2010.

Two task force teams were formed as a result of the 403(b) Summit. The leaders of these teams will report on their progress in establishing standardization and best practices to help the entire industry (plan sponsors, product vendors, TPAs and practitioners) simplify the compliance responsibilities. The session will end with a Q&A.

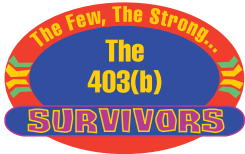
Saturday, January 30, 2010

It Is A Partnership: Employers, Providers & TPAs

Steve Banks, Chief Administrative Officer, TSA Consulting Group, Inc.; Melody Douglas, Chief Financial Officer, Kenai Peninsula Borough School District; Mark Heisler, Chief Executive Officer, ADMIn Partners, LLC; Ralph DelSesto, Head of TPA Sales & Support Strategy, 401(k) & 403(b) Markets, ING; Teresa Ward, Vice President, OppenheimerFunds, Inc.

This session will pinpoint the responsibilities that employers must assume; the services that product vendors must be willing to provide; and discuss how those responsibilities vary based on whether there is a TPA or whether the employer has chosen to self-administer with cooperation from the product providers. The panel will discuss approaches to developing a compliance infrastructure that meets the employer’s needs and the importance of executing agreements that clearly articulate each party’s roles and responsibilities.

**All general and breakout sessions are subject to change without prior notification.*



Breakout Sessions*

The 2010 National Conference offers a variety of breakout sessions from Thursday, January 28th through Saturday, January 30th, which will cover a wide range of topics impacting the 403(b) and 457 marketplace. The session descriptions below, provided by the presenters, represent a partial listing of the topics that will be presented at the 2010 conference.*

A New Look At How Plans Compare; Post Final 403(b) Regulations

Ellie Lowder, TGPC, Consultant & Advisor to the NTSAA

Attendees will receive a detailed plan comparison chart along with highlights of how 403(b), 401(k), and 457(b) deferred compensation plans compare after January 1, 2009. This session will also focus on compliance responsibilities for multiple plan transactions when employers sponsor more than one of the plans. Attendees will be "armed" to help employers and employees as they struggle to understand the differences in their available plan options to help answer the question "which one is better" and/or when more than one option is necessary to meet varying goals and needs. This will be an interactive session with questions and comments from the audience highly welcomed.

ASPPA's TGPC Credential - the Tax-Exempt & Governmental Plan Consultant

Sarah Simoneaux, ASPPA Educational Programs Advocate, ASPPA

This session will provide an introduction to ASPPA as an organization and an overview of the new TGPC (Tax-Exempt & Governmental Plan Consultant) credential. Details of course topics, study materials and syllabi will be discussed. Attendees will understand the benefit of earning the TGPC credential, become familiar with the topics that are covered in the TGPC courses, learn about the supporting study materials that are available and understand the process and requirements to become a credentialed TGPC.

Crisis to Confidence: Being a Trusted Financial Advisor in a Recovering Market

Thomas Nugent, Executive VP/CIO, Plan-Member Advisors Corporation

Fall of 2008 will be remembered as a monumental period in our nation's financial history and left many investors wondering what lies ahead. An unique examination of history of market downturns and recoveries may help you provide guidance and support to shaky investors in the midst of uncertainty, avoid making hasty decisions that can result in a serious setback to their long term financial goals. What are the common mistakes investors make and what can you do to help them. Q & A session follows.

Distribution Planning, 72(t), RMD, Stretch IRA, with a Focus on Inherited IRAs

Thomas Granger, AVP/Director Qualified Plans, Security Benefit

Your clients, with your help have finally made it to retirement, distribution planning is essential to optimizing what they have accumulated. We will explore the uses and abuses of 72(t), the basics and traps of RMDs and how inherited IRAs can be stretched over many years resulting in total distributions that are 2 to 10+ times the original IRA's balance.

Getting on the Same Page When It Comes To Loans

Susan D. Diehl, President, PenServ Plan Services and Carol Gransee, Assistant Vice President, Retirement Plans Compliance, OppenheimerFunds, Inc.

A big area of confusion for participants, sponsors, providers and TPAs is determining the correct method for treating loans from calculating loan eligibility to the proper methods for defaulting loans.

How to Build A Successful Marketing Plan in Today's 403(b) World!

Keith Young, Vice President, Retirement Division, Life Insurance Company of the Southwest

This workshop will explore new marketing ideas, products and concepts used by successful agents to gain access and to help meet the needs of school district employees in today's 403(b) market. The session also will review alternative products and concepts for those financial advisors who work with vendors that have been deselected by school districts. We will review target marketing and help financial professionals build a mini-marketing plan. In the workshop, we also will discuss how to market differently to Generation X, Generation Y and Baby Boomers.



How to Comply When There is No TPA: Product Provider Strategies For Handling Compliance

David R. Blask, Senior Pension Consultant, Lincoln Investment Planning, Inc. and Richard Turner, Vice President & Deputy General Counsel, VALIC

Employers have a wide range of options for satisfying their compliance and coordination responsibilities, ranging from “do-it-yourself,” to requiring investment providers to coordinate amongst themselves, to selecting one of those providers or a third party to provide centralized coordination or administration. If you have chosen one of those first two options, you’ll have some important practical questions, including: What is my back office to do when a request for a transaction comes in? How do we juggle being compliant with allowing participants legitimate access to their accounts?

How To Select and Design The Best 403(b) Plan For Your Needs

M. Kristi Cook, Attorney, Law Offices of M. Kristi Cook, PC

This presentation will review the more controversial design options available under 403(b) plans and evaluate the advantages and disadvantages to each feature considering employer liabilities, administrative issues and benefit to employees. It will also cover other retirement plans that can be paired with 403(b) plans and discuss when and why such pairings may be beneficial. It is hoped that this session will provide practical solutions by appropriate 403(b) plan design and multiple plan programs.



Importance of Employee Education and Communicating The Plan

Joe Rollins, President, TSA Consulting Group, Inc.

Now that 403(b) plan sponsors have a lot more at stake when it comes to the 403(b) plan, they want to make sure it’s a highly valued and utilized program. In addition, as the baby boomers get closer to retirement, retirement security is becoming a hot topic. Learn about the importance of building an effective employee education and communication program and how it can have a positive impact on plan participation and satisfaction.

Is There a Magic Number? How Many Vendors Should a 403(b) Plan Have?

M. Kristi Cook, Attorney, Law Offices of M. Kristi Cook, PC

This presentation examines the relationship between vendors and employers following the final 403(b) regulations, focusing on factors affecting the vendor selection process, plan compliance and vendor performance evaluations. The presentation will also focus on how to change vendors after 1/1/09 and 1/1/10.

New 403(b) 5500 Filing Requirements

Stephen Forbes, Vice President, Sungard

This session will review the new 403(b) 5500 filing requirements in detail. It will address who must file (ERISA vs. non-ERISA plans) and qualifying for the ERISA exemption. The differences between new and old filing procedures and required schedules will be explored. Learn which plans are subject to audit, audit issues (individual vs. group contracts) and a discussion of the 80-120 participant exception. Other areas covered include: contracts not required to be reported (FAB 2009-02); 5500-SF option; EFAST2 filing procedures; credentials; filing options (private systems vs. IFILE) and correcting filing errors.

Regulations and Legislation On The Horizon – How Will You Be Impacted?

David Powell, JD, CPA, Groom Law Group and Edna Russo, Vice President, AXA Equitable

Now that the 403(b) regulations are in place, what are the next big regulatory and legislative issues that will shape the future of this market? This session will cover the latest on issues such as fee disclosure, automatic IRAs, and other initiatives on the President’s retirement agenda.

Continued on page 6

Breakout Sessions

Continued from page 5

Retirement Trends and Statistics

William Boarts, Senior Retirement Consultant, Federated Investors Inc.

The financial world as we know it changed dramatically in 2008. More specifically, the retirement world changed...and continues to change. This enlightening presentation looks at retirement trends, both before and after 2008. It also reveals many unique and noteworthy retirement statistics critical to anyone involved in the retirement business.

Room for Everyone - Enjoying the Multi-Vendor Environment

Rebecca Henry, AVP Technology Solutions, se2

Though it is often said that plans should use one investment product provider, the right technology can enable you to enjoy the benefits of a multi-vendor environment. Learn to manage many providers easily and efficiently.

Roth Conversions and Non-Spouse Rollovers

Julie Curtis, IRA Product Manager, OppenheimerFunds, Inc.

New legislative changes for 2010 offer the chance to significantly build your rollover business through Roth IRA conversions. Conversion reviews also give insight into clients' complete financial pictures. We'll also look at the impact of the Pension Protection Act of 2006 on non-spouse beneficiaries taking their inheritance distributions from an "inherited IRA".

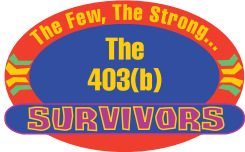
Your Social Security – and Your Financial Future

Irene C. Saccoccio, National Public Affairs Specialist, Social Security Administration

At a time when retirement plans can seem uncertain at best, let people know about the guaranteed retirement benefits they are earning through Social Security. Be able to explain how Social Security provides a dependable foundation for a comfortable retirement...and be prepared to answer questions about how early or delayed retirement could affect Social Security benefit payments. All this and more, in Your Social Security and Your Financial Future.

**All general and breakout sessions are subject to change without prior notification*





Important Dates to Remember

November 20, 2009Deadline for National Conference early-bird registration (Must be paid-in-full)
 December 7, 2009Deadline for receipt of registration to be listed in the Directory of Attendees
 January 3, 2010Last day for hotel reservations with NTSAA conference group rate
 January 4, 2010Deadline for cancellation with a refund (\$75 fee applies)
 January 22, 2010.....Last day for receipt of registrations and payments (on-site registration only after this date, an additional \$75.00 will be charged for on-site registration)

Conference Schedule* at a Glance

Wednesday, January 27

10:30 a.m. – 5:30 p.m.	Annual Golf Tournament
12:00 p.m. – 5:00 p.m.	Exhibitor Set-up
12:00 p.m. – 5:30 p.m.	Registration Desk Open
7:00 p.m. – 8:30 p.m.	Welcome Reception and Exhibitor Expo Grand Opening

Thursday, January 28

7:30 a.m. – 5:00 p.m.	Registration Desk Open
7:30 a.m. – 8:45 a.m.	Breakfast and Exhibits
9:00 a.m. – 10:30 a.m.	Opening General Session & NTSAA Annual Membership Meeting
10:45 a.m. – 12:00 p.m.	Keynote Speaker
12:00 p.m. – 1:15 p.m.	Luncheon and Exhibits
1:15 p.m. – 6:00 p.m.	Breakout Sessions*
6:00 p.m.	Enjoy the evening on your own!

Friday, January 29

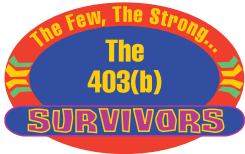
7:30 a.m. – 5:00 p.m.	Registration Desk Open
7:30 a.m. – 8:45 a.m.	Breakfast and Exhibits
9:00 a.m. – 11:00 a.m.	General Session: <i>State of the 403(b) Marketplace and the NTSAA 403(b) Summit Updates</i>
11:15 a.m. – 12:15 p.m.	General Session: IRS Update
12:30 p.m. – 1:30 p.m.	Luncheon and Exhibits
1:30 p.m. – 5:00 p.m.	Breakout Sessions
7:00 p.m. – 10:00 p.m.	Presidents' Event (included in registration fee)

Saturday, January 30

7:30 a.m. – 1:00 p.m.	Registration Desk Open
7:30 a.m. – 8:45 a.m.	Breakfast and Exhibits
9:00 a.m. – 10:00 a.m.	Breakout Sessions
10:15 a.m. – 12:00 p.m.	General Session Panel
	Discussion: <i>It is a Partnership: Employers, Providers & TPAs</i>



*Conference schedule and program sessions are subject to change without prior notification.



General Information

Continuing Education Credit

Portions of the NTSAA's 21st National Conference curriculum will satisfy continuing education requirements for the CFP, PACE and the TGPC designations. Forms to obtain credit will be available at the registration desk and in the conference materials. To receive CE credit, the verification form must be properly completed, signed, and submitted to the NTSAA no later than February 19, 2010.

CD Sales

Too many interesting presentations and not enough time to attend all of them? The general sessions and breakout sessions will be taped and available for purchase at the National Conference. Extend your learning opportunities by picking up a recording of a session you could not attend or share an excellent session with colleagues who were not at the meeting.

Hotel Accommodations

The Renaissance Esmeralda Resort and Spa is located at 44-400 in Indian Wells, California. Reservations can be made by calling 1-877-804-4070. Please be sure to identify the NTSAA's 2010 conference when calling to receive the group rate of \$225 per night, excluding state and local taxes. All reservations must be accompanied by a first night room deposit or guaranteed with a major credit card. The Renaissance Esmeralda has a 3 day prior to arrival cancellation policy. Please call early to make your room reservation. Reservations will be accepted until January 3, 2010. After this date, reservations at our confirmed group rate will only be accepted on a space available basis.

You may also make your reservations online by visiting the NTSAA website homepage (www.ntsaa.org) and clicking on the Renaissance Esmeralda link.

Check-in time is 4:00 pm; checkout time is 11:00 am. The bell desk staff will be happy to store your luggage for any early arrivals until check-in time. While the Renaissance Esmeralda will do its best to honor all requests, they are not guaranteed. Rooms will be assigned upon check-in, based upon availability. A limited number of suites are available at negotiated rates. Please contact Jenny Cusick via email (jcusick@ntsaa.org) to discuss this option.

When you check in, don't miss the opportunity to take advantage of the Renaissance Esmeralda daily \$10 resort charge. The resort charge amenities include:

- High speed internet in guest room
- Two complimentary bottled waters per guest room replenished daily
- Complimentary 800 and local calls
- Complimentary use of 24 hour fitness center and daily fitness classes
- Complimentary use of resort bicycles
- Complimentary golf bag storage
- Self-Parking
- Golf shuttle to Indian Wells Golf Resort

Please make your room reservations early. You can make your reservations online by visiting the NTSAA website homepage (www.ntsaa.org) and clicking on the Renaissance Esmeralda link. Reservations also can be made by calling 1-877-804-4070 and will be accepted until January 3, 2010. After this date, reservations at our confirmed group rate will only be accepted on a space-available basis.



Registration Category Chart

Register Early and Save

Save on conference registration fees by taking advantage of our early bird discounts. Complete online registration by November 20, 2009 by going to www.ntsaa.org. To receive the early bird discount rate, you must register by the close of business (5 p.m. CDT) on November 20, 2009. Please see "Registration Instructions" later in this brochure for more registration instructions.

Want to Exhibit?

Exhibiting at the 2010 NTSAA National Conference is a great opportunity for retirement product and service providers to market themselves before a national group of retirement plan professionals. For more information on exhibiting, please contact NTSAA headquarters at (314) 692-9861.

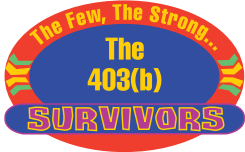
Category	Description	Early Bird Rates ¹ By 11/20/09		Regular Bird Rates ¹ After 11/20/09	
		Current Member	Non-Member	Current Member	Non-Member
Company Representative/ Employee	An employee or representative from an insurance or mutual fund company or other corporate entity.	\$825	\$1135	\$925	\$1235
Practitioner	A practitioner or sales manager (non-corporate representative/employee).	\$725	\$1035	\$825	\$1135
Spouse/Guest Conference Meals & Social Events (Includes Welcome Reception & President's Event) ²	Allows a spouse or guest to participate in all meal functions, including the Welcome Reception and President's Event. ² This ticket does not include any business or educational sessions.	\$475	\$475	\$475	\$475
Spouse/Guest Conference Meals ONLY (Does not include Welcome Reception and President's Event)	Allows a spouse or guest to participate in all meals, excluding the Welcome Reception & Exhibitor Expo Grand Opening and President's Event.	\$400	\$400	\$400	\$400
Spouse/Guest Conference Social Events ONLY (Includes Welcome Reception and President's Event) ²	Allows a spouse or guest to participate in the Conference's Welcome Reception & Exhibitor Expo Grand Opening and President's Event only. ²	\$250	\$250	\$250	\$250
Golf Tournament	The Golf Tournament will be held at the Indian Wells Golf Resort and kicks off with an 11 a.m. shotgun start on Wednesday, January 27, 2010. The Golf Resort will assign foursomes if you do not have partners. ³	\$175	\$175	\$175	\$175

¹ Early Bird rates apply to registrations received on or before November 20, 2009.

² Price includes a complimentary drink ticket and hot and cold hors d'oeuvres at the Welcome Reception & Exhibitor Expo Grand Opening; the President's Event includes entertainment, hors d'oeuvres and two drink tickets.

³ Price includes greens fees, shared cart rental, range balls, tournament prizes, transportation to golf course and boxed lunch.

Cancellation Policy: Cancellations must be received by the NTSAA via email to jcusick@ntsaa.org by Jan. 4, 2010 to qualify for a full refund. Substitutions are always welcomed. A \$75 administrative fee will be deducted from any refund or substitution. Please allow two weeks for processing.



NTSAA Conference Policies

The registration information describes all registration categories and lists all pricing for NTSAA Members and Non-members. NTSAA memberships are on an individual basis and are not refundable or transferable. If you are not a current NTSAA Member, then the Non-member rate will apply. After January 22, 2010, only on-site registration is available. Everyone who attends any part of the NTSAA 2010 National Conference, including related food functions, must be registered. Official NTSAA nametags are required at all functions and will be checked.

Any office support staff attending the general or breakout sessions (including spouses, payroll and finance personnel) must register under the "Practitioner" category. Current Membership is also a requirement under this category.

Spouse and guests not attending the general or breakout sessions, but who would like to participate in the food functions and/or social events along with the registered attendee, must register for the appropriate "Spouse/Guest" category.

Children are welcome, however, no children (under 18) will be allowed in the general or breakout sessions. Children (including infants in strollers) entering or brought into a meeting will be asked to leave. If you wish for your children to attend any conference meal functions and/or social event(s), please register each child under the appropriate "Spouse/Guest" category to receive a nametag. Nametags will be required for any children attending these functions.

Method of Payment

You may pay for conference registration via credit card: American Express, MasterCard or VISA is accepted. No invoicing is available. Full payment must be received prior to the beginning of the Conference. You can register by going to www.ntsaa.org, click on the "Register Now" button and follow the step by step registration instructions.

Confirmation

Registration confirmation will be delivered to you via email within 10 days of being processed.

Cancellations and Substitutions

If received in writing via email to jcusick@ntsaa.org before **January 4, 2010**, the NTSAA will refund your meeting registration. A \$75 processing fee will be applied to all cancellations. Fees will not be refunded after **January 4, 2010**. No-shows will be billed. Walk-ins and replacements are always welcomed. On-site replacements (substitutions) must present official paid confirmation from the confirmed attendee and a \$75 processing fee will be applied.

Attire

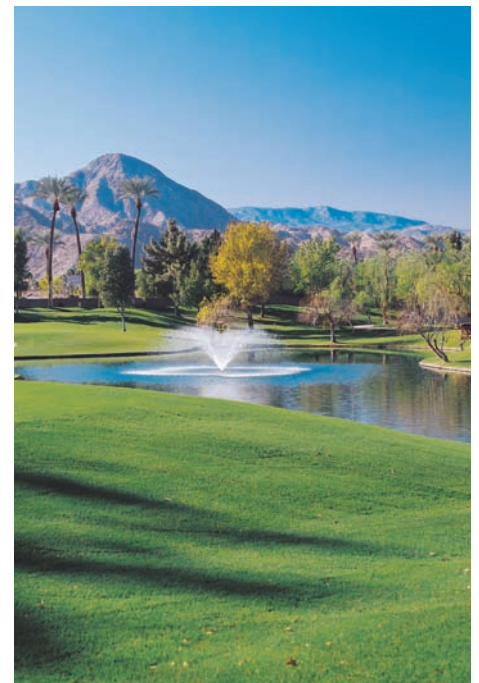
Attire for the Conference is business casual. The President's Event is a "survivor" theme; casual wear is suitable. In January, the temperature in Indian Wells range from highs in the low 70's to lows in the mid 40's; dress accordingly. Also, remember that meeting rooms in a hotel are always cool. Bring a jacket or sweater.

Directory of Attendees

The NTSAA must receive your registration (accompanied by payment) no later than the close of business on **December 7, 2009** to be listed in the Conference Attendee Directory.

Registration Instructions

Registering for the conference is quick and easy. Simply go to www.ntsaa.org and click on the "Register Now" button on the homepage. Follow the step by step instructions, input your payment information and submit. Your registration confirmation will be delivered to you via email within 10 days of being processed.





National Tax Sheltered Accounts Association
12977 North Forty Drive, Suite 110
St. Louis, MO 63141

Register by November 20, 2009 for the Early Bird Discount!

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