



WESTERN PENSION &
BENEFITS CONFERENCE

SAN FRANCISCO CHAPTER

PENSION & BENEFITS TODAY



President's Letter



If you missed our SF Spring Conference, you really missed out. Picture yourself listening to a speech on behavioral finance. Now, picture yourself laughing out loud. Yes, laughing not once but several times. That was our experience listening to Professor Shlomo Benartzi, our Spring Conference keynote speaker. He was informative,

entertaining and to sum it up: simply brilliant! Our room was so packed, late arrivals got to sit at the speaker table with our SF Spring Conference Chair, Steve Kjar, and session moderator Matt Borrer. Allianz and Professor Benartzi provided each attendee a copy of Professor Benartzi's recent book *Save More Tomorrow*. I, along with many others, was thrilled to have Professor Benartzi sign my copy. Following Professor Benartzi were many other informative sessions. It was a great day! Huge thanks to our SF Spring Conference Chair, Steve Kjar, and his committee!

Looking ahead, we hope to see you at our June 20th meeting, *All Bark and No Bite? The Real Impact of the Dodd-Frank Act on Qualified and Non-Qualified Plans*. Laura Heiman from McKesson Corporation and J. Marc Fosse of Trucker♦Huss, APC will be presenting.

And have you been to Seattle lately? So much to do there – the Space Needle, Pike Place Market, and the annual Western Benefits Conference on July 15–18th. This is a wonderful opportunity to learn the latest developments affecting qualified, non-qualified, and health and welfare plans from nationally-renowned speakers and government representatives. As we are all experiencing, 2012 is the year for change as well as implementation! From 408(b)(2), 404(a)(5) to Supreme Court challenges to health care reform, the world of employee benefits is evolving. Please come to this unique conference with all your questions and get the answers from the IRS and Department of Labor as well as private sector experts. Remember to register by the June 15th early registration deadline.

Looking ahead to our next fiscal year starting July 1st, I'm delighted to announce that all of our wonderful Board of Directors will be continuing AND:

- Karen Mack, our past SF Program Committee Chair, will be joining our Board of Directors
- Alison Wright, our past Membership Committee Chair, will be our Brown Bag Chair
- Matt Gouaux, former Membership Committee member, will be our Membership Committee Chair
- Steve Kjar, our past SF Spring Conference Chair, will be our SF Program Committee Chair
- Brad Wall, former SF Spring Conference Committee member, will be our SF Spring Conference Chair

And the following wonderful volunteers will be continuing in their roles too:

- Ami Givon, Silicon Valley Program Committee Chair
- Melissa Mayhew, Newsletter Chair

Committees are being formed now for FY13. Thank you to all who have already volunteered! If you haven't volunteered and are interested, please email me at jill.kleiner@towerswatson.com. Whether you are interested in shaping our programs or helping expand our membership, we can use your help.

On behalf of your Board of Directors, please contact any of us to share your thoughts, ideas, and suggestions for future topics and speakers.

Warm regards,

Jill M. Kleiner

jill.kleiner@towerswatson.com

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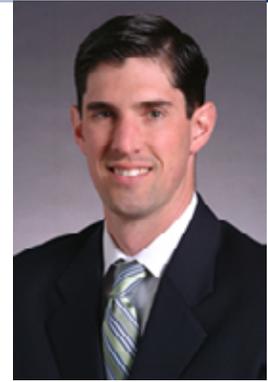
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MEET BOARD MEMBER

Matt Gouaux



Name: Matt Gouaux

Company: Trucker♦Huss, APC

Title: Associate

Years in the industry: 7

First "real" job: "Welcome to Taco Bell, may I take your order?" You get the picture. After a glorious year selling burritos, I took a job selling kitchen knives. That was tough, but in the end it was worth the effort. Eventually I was tasked with opening up two new branch offices.

Education: University of the Pacific, McGeorge School of Law (2006); CSU Stanislaus (BA/Economics)

BUSINESS BACKGROUND

Nature of your work: I'm an ERISA attorney at Trucker♦Huss, focused on retirement plan compliance matters. I work on qualified DB and DC plans, 403(b), 457(b) and 457(f) plans, governmental plans and Taft-Hartley trusts. I spend about half my time helping new clients get out of trouble, and the other half helping existing clients stay out of trouble.

How you got into the field: I stumbled upon it. I have a tax background and I went to law school to become a tax lawyer. I researched Bay Area firms with tax practices and interviewed for summer positions with several, including Trucker♦Huss. I didn't get the job the first time around, but I reapplied the following year because I was really impressed with the people I spoke with, particularly Lee Trucker. I've been there ever since.

What you like about the field: Employee benefits law includes some of the most esoteric material on the books, but most of that material is based on core principles of tax, contract and trust law which, in turn, are based on common sense (e.g., if someone trusts you with their money, be careful with it; no stealing; and if you promise to pay money in the future, save now so that you can fulfill that promise). I enjoy applying the esoteric rules and legal principles to a client's problem and producing a solution in the form of common sense.

PERSONAL

Ways you spend free time: I'll answer as if the question was "ways you enjoy spending free time" because, frankly, I spend a great deal of my free time cringing. Why? I have two boys, ages 3 and 6, who already have several ER trips under their belts and, inexplicably, continue to enjoy new and increasingly risky permutations of the very same activities that resulted in those ER trips. I love to spend time outdoors with my family, usually in Tilden Park or somewhere along the coastline north of San Francisco.

Guiding philosophy: Give without expecting to receive, and you will eventually receive more than you have given.

Favorite charity: California Academy of Sciences.

Last book read: Steig Larsson series (*Girl with the Dragon Tattoo*, etc.). Read these when you can afford to stay up all night to finish.

Restaurant recommendation: Chez Panisse Café, Zuni, One Market, Zachary's Pizza.

What will you do when you retire? Travel, participate in community organizations.



MEET MEMBER

Kim Ginsburg



Name: Kim Ginsburg

Company: Dimensional Fund Advisors

Title: Vice President

Years in the industry: 17

First "real" job: I worked for an insurance company in Illinois processing 1035 exchange requests for annuity contract holders. It was a great introduction into the fundamentals of annuity products.

Education: B.A., University of Wisconsin Whitewater

BUSINESS BACKGROUND

Nature of your work: I'm a Vice President in the retirement group at Dimensional Fund Advisors. I oversee the product and marketing efforts for Managed DC, our managed account solution used by defined contribution plan sponsors and their participants. This is a customized solution that manages the savings on behalf of participants' retirement accounts. It targets each participant's income goals and dynamically manages the risk of falling short of those goals. In essence, it reframes the retirement planning experience by focusing on lifetime income.

How you got into the field: I've been working in the retirement managed accounts industry for the last seven years. Prior to joining Dimensional in July, 2011, I was in charge of the advice and managed account platform offered by Morningstar Investment Management.

What you like about the field: I enjoy working on solutions that aid people in saving for retirement. Approximately 78% of DC plan participants are somewhat- to not-very-confident that they are on track to have enough money in retirement to live their desired lifestyle. This is a serious problem and managed account solutions offer much needed help. Especially to those who don't want to become or have the knowledge or skill to be the CIO over their own retirement assets.

PERSONAL

Ways you spend free time: Quality time with my family, golfing, hiking and attending sporting and live music events.

Guiding philosophy: Be prepared. Be generous. Be honest.

Favorite charity: American Cancer Society.

Last book read: *Made to Stick*, authored by Chip Heath and Dan Heath

Restaurant recommendation: Gibsons Steakhouse - Chicago, Illinois

What will you do when you retire? Travel, volunteer and improve my golf game.





Qualified Retirement Plans

Internal Revenue Service to Host Free Phone Forum Regarding Code Section 403(b) Plans: On April 19, 2012, the Internal Revenue Service (“Service”) announced that it will host a free phone forum regarding retirement plans that are qualified under Section 403(b) of the Internal Revenue Code of 1986, as amended (the “Code”). The forum is presented by the Service’s Employee Plans 403(b) Compliance Planning Group and will cover frequently asked questions pertaining to the written plan requirement, how the Service is approaching the written plan requirement under audit and common operational issues identified with plans qualified under Section 403(b) of the Code. The free phone forum is scheduled for June 12, 2012 at 11:00 AM, PST. Questions or suggestions on a specific matter for the speakers to cover must be sent to the Service by June 1, 2012 via email at ep.phoneforum@irs.gov. Registration information and additional information regarding the forum is located on the “Phone Forums” section of the Service’s website.
<http://www.irs.gov>

Service and Treasury to Issue Future Guidance on Normal Retirement Age for Governmental Plans: On April 19, 2012, the Service and Department of Treasury issued Notice 2012-29, which announced anticipated guidance relating to the applicability of the normal retirement age regulations that were issued in 2007 to governmental qualified retirement plans or “governmental plans” within the meaning of Section 414(d) of the Code. Notice 2012-29 indicates that the future guidance will:

- Clarify that governmental plans will not need to have a definition of normal retirement age if they do not provide for in-service distributions before age 62;
- Modify the age 50 safe harbor rule for qualified public safety employees, which will mean that a governmental plan could satisfy the normal retirement age requirement by using a normal retirement age as low as age 50 for qualified public safety employees, and a later normal retirement age that otherwise satisfies the requirements in the normal retirement age regulations for other participants; and
- Extend the effective date of the normal retirement age regulations for governmental plans to annuity starting dates that occur in plan years beginning on or after the

later of January 1, 2015, or the close of the first regular legislative session of the legislative body with the authority to amend the plan that begins on or after the date that is three months after the final regulations are published in the Federal Register.

Comments are requested regarding the guidance under consideration and should be submitted by July 30, 2012. Governmental plan sponsors may rely on Notice 2012-29 for the extension until the normal retirement age regulations are amended.

<http://www.irs.gov>

EBSA Issues Guidance on Final Participant Fee Disclosure Regulations: On May 8, 2012, the Department of Labor’s Employee Benefits Security Administration (“EBSA”) issued Field Assistance Bulletin No. 2012-02 (“FAB 2012-02”), which provides guidance on compliance with the final participant fee disclosure regulations under Section 404(a) of ERISA that were released in 2010. In addition, FAB 2012-02 provides guidance on the requirements for certain covered service providers to furnish specific information to qualified retirement plan administrators in order for them to comply with their disclosure obligations under the final participant fee disclosure regulations. This mandate was included under the final ERISA Section 408(b)(2) regulations for service providers that were issued in 2012.

FAB 2012-02 is arranged as a set of frequently-asked-questions (“FAQs”) and covers the following topics:

- The scope of covered individual account plans under the final participant fee disclosure regulations;
- Disclosures of general information, administrative expenses, brokerage windows and individual expenses as plan-related information;
- Disclosures of general information, benchmarks, internet website addresses, glossary, comparative format and information to be provided upon request as investment-related information;
- The required form of disclosure, including the fact that plan administrators have the discretion to furnish the required disclosures as stand-alone documents, or along with, or as part of, other documents;

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- Working definitions and examples of brokerage windows and total annual operating expenses;
- Discussion on the interaction with the final participant fee disclosure regulations under Section 404(a) of ERISA and the final regulations under Section 404(c) of ERISA relating to participant directed account plans; and
- The transitional rules and dates for compliance with the final participant fee disclosure regulations.

<http://www.dol.gov/ebsa>

Health and Welfare Plans

DOL Updates elaws Advisors: On March 5, 2012, the Department of Labor (“DOL”) released updated versions in its series of Employment Laws Assistance for Workers and Small Businesses or “elaws Advisors.” The elaws Advisors provide interactive tools to assist employers and employees with understanding various rules that affect health and welfare plans.

The first update was to the Family and Medical Leave Act Advisor (the “FMLA Advisor”) to reflect current regulations effective January 16, 2009 and to note changes resulting from subsequent amendments to the Family Medical and Leave Act (“FMLA”). The FMLA Advisor was developed by the DOL’s Wage and Hour Division and addresses FMLA requirements allowing eligible employees of covered employers to take unpaid, job-protected leave for specific reasons with continuation of group health insurance coverage under the same terms and conditions as if they had not taken leave.

The second update was to the Health Benefits Advisor for Employers (the “HBA Advisor”) to reflect current regulations under the following laws:

- Consolidated Omnibus Budget Reconciliation Act
- Health Insurance Portability and Accountability Act
- Mental Health Parity and Addiction Equity Act
- Mental Health Parity Act
- Newborns’ and Mothers’ Health Protection Act
- Women’s Health and Cancer Rights Act
- Genetic Information Nondiscrimination Act
- Michelle’s Law

The HBA Advisor was developed by the EBSA and is designed to provide an overview on federal laws affecting group health and welfare plans and group health insurers, excluding the Patient Protection and Affordable Care Act (the “Patient Protection Act.”)

The updates to the elaws Advisors are currently available and can be accessed at the EBSA’s website under “elaws Advisors.” <http://www.dol.gov/elaws>

HHS Publishes Final Rule on Health Insurance Exchanges: On March 12, 2012, the Department of Health and Human Services (“HHS”) published a final rule on health insurance exchanges under the Patient Protection Act, which provides clarification on the proposed rules on health insurance exchanges that were released in July and August of 2011. Health care insurance exchanges are mandated under the Patient Protection Act and will become operational on January 1, 2014, as a means to help enhance competition in the health insurance market, improve choice of affordable health insurance, and give small businesses the same purchasing clout as large businesses.

The final rule on health insurance exchanges includes standards and guidance on:

- The establishment and operation of a health care insurance exchange;
- The types of health insurance plans that may participate in a health care insurance exchange;
- How to determine whether an individual is eligible to enroll in a health plan offered under a health care insurance exchange and in an insurance affordability program;
- The steps to follow for enrolling in a health plan through a health care insurance exchange; and
- How to determine an employer’s eligibility for participation in the Small Business Health Options Program.

The final rule on health care exchanges is effective May 29, 2012. However, certain provisions of the final rule were issued in interim final form and future guidance is anticipated once HHS has an opportunity to review comments submitted on the final rules for the comment period that expired on May 11, 2012.

<http://www.hhs.gov>

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Additional FAQs on Implementation of Health Care Reform Released: On March 20, 2012, and May 13, 2012, the DOL, HHS and Treasury (collectively, the “Departments”) released additional FAQs relating to the implementation of the Patient Protection Act. These are the eighth and ninth set of FAQs relating to the Patient Protection Act, respectively. The eighth set of FAQ deals with the summary of benefits and coverage (“SBC”) requirement, including clarification of the final SBC regulations that were released by the Departments on February 12, 2012. The ninth set of FAQs also deals with the SBC requirement, including expanding on the previously issued set of FAQs, explaining safe harbors for electronic delivery, and addressing errors in the previously issued SBC template relating to the diabetes treatment scenario that has been corrected.

The seventh set of FAQs was released on November 17, 2011 and it also dealt with the SBC requirement. The sixth set of FAQs was released on April 4, 2011 and it dealt with the grandfathered plan provisions, including addressing the anti-abuse rule, changing cost sharing for newly-generic drugs, no cost sharing for preventive services under a value-based health care initiative, retiree health care, and the timing of the relinquishment of grandfather status. The fifth set of FAQs was released on December 27, 2010 and provided information on value-based insurance design, automatic enrollment, dependent coverage, preexisting condition exclusions, grandfathered plans, mental health parity and nondiscrimination issues. The fourth set of FAQs was released on November 1, 2010 and addressed grandfather disclosure statements, cost sharing provisions, grandfathered plans, and lifetime limits. The third set of FAQs was released on October 13, 2010 and addressed group health plan exemptions. The second set of FAQs was released on October 11, 2010 and addressed grandfather rules, dental and vision benefits, rescissions, preventive health services, and clarification of policy year. The first set of FAQs was released on September 22, 2010 and addressed the grandfather rules, adult dependents, claims, appeals and external review, and additional compliance.

The entire set of FAQs on the Patient Protection Act can be found on the EBSA’s website under “Frequently Asked Questions.”

<http://www.dol.gov/ebsa>

Departments Request Information on Use of Stop Loss Insurance: On April 30, 2012, the Departments issued a request for information in the Federal Register on the use of stop loss insurance by group health and welfare plans and plan sponsors. The Departments are requesting comments to contribute to their understanding of the current and emerging market for stop loss products and would like answers to various questions, including:

- How common is the use of stop loss insurance among self-insured group health and welfare plans?
- What are the differences in trends and attachments among stop loss insurance policies for large group health and welfare plans versus those of small group health and welfare plans?
- What impact, if any, does the use of stop loss insurance have on both small self-insured and fully insured group health and welfare plans?

Comments must be submitted to the Departments by July 2, 2012.

<http://www.gpo.gov>

Service Updates Annual HSA Limit: On April 27, 2012, the Service issued Revenue Procedure 2012-26, which provides the 2013 inflation adjusted deduction limit for annual contributions made to a health savings account (“HSA”) within the meaning of Section 223 of the Code (“Rev. Pro. 2012-26”). This deduction limit is updated annually by the Service to reflect cost-of-living adjustments. The applicable limits for the 2013 year, as described in Rev. Pro. 2012-26, are as follows:

- The annual limit on HSA deductions for an individual with family coverage under a high deductible health plan is \$6,450.
- The annual limit on HSA deductions for an individual with self-only coverage under a high deductible health plan is \$3,250.

In addition, Rev. Pro. 2012-26 provides that for the 2013 year, a “high deductible health plan” is defined as a health plan with:

- An annual deductible that is not less than \$1,250 for self-only coverage or \$2,500 for family coverage, and

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- The annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$6,250 for self-only coverage or \$12,500 for family coverage.

Revenue Procedure 2012-26 is effective for calendar year 2013.
<http://www.irs.gov>

EBSA Releases FAQs on Mental Health Parity Act: On May 10, 2012, the EBSA released a set of FAQs on understanding the implementation of the Mental Health Parity and Addiction Equity Act of 2008 (the “2008 Act”). The 2008 Act requires group health and welfare plans and health insurance issuers to ensure that certain financial requirements (e.g., co-payments and deductibles) and treatment limitations (e.g., limitations on visits) applicable to mental health or substance use disorder benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical and surgical benefits. The 2008 Act is a supplement to the Mental Health Parity Act of 1996, as amended, which requires parity with respect to aggregate lifetime and annual dollar limits for mental health benefits. This set of FAQs addresses a variety of issues, including identifying the entities responsible for overseeing implementation of the 2008 Act, describing the interaction between the 2008 Act and applicable state laws, and providing contact information for reporting violations of the 2008 Act.

This set of FAQs can be found on the EBSA’s website under “Frequently Asked Questions.”
<http://www.dol.gov/ebsa>

Supreme Court

Supreme Court Hears Arguments on the Constitutionality of the Individual Mandate: On March 26 through March 28, 2012, the United States Supreme Court heard a historic series of oral arguments addressing the constitutionality of the Patient Protection Act’s individual mandate, which were limited to the following issues:

- Whether the Supreme Court had the jurisdiction to consider the constitutionality of the Patient Protection Act under the Anti-Injunction Act;
- Whether the Patient Protection Act’s individual mandate, which requires all individuals (with limited exceptions) to maintain “minimum essential health coverage” or pay a penalty, was constitutional; and
- If the individual mandate was not constitutional, whether any provisions of the Patient Protection Act apply or whether the entire Act would have to be deemed unconstitutional.

The Supreme Court is expected to issue its opinion in June 2012, which will determine if individuals will be required to maintain minimum essential health coverage starting in 2014. Updates regarding the status of this monumental case, including transcripts for all oral arguments, can be found on the Supreme Court’s website.
<http://www.supremecourt.gov/docket/PPAACA.aspx>

As always, our deepest thanks to Katuri Kaye of Trucker♦Huss for her dedicated work on the Quarterly Regulatory Updates.



CHAPTER MEETING NOTES



Our Chapter was pleased to present the following meetings and events:

April 19, 2012
S.F. Chapter Meeting
Sponsor: **JP Morgan**

DOUBLEHEADER – NEW IRS & TREASURY RETIREMENT GUIDELINES & HEALTH CARE ACCOUNT BASED PLANS

Panelists – IRS Treasury Retirement
Guidelines:

Jody Strakosch, MetLife
Allen Knott, Principal Financial Group
Susan Luken, Schiff Hardin

Panelists – Account Based Plans:
Toni Bitseff, Nixon Peabody

May 17, 2012
S.F. SPRING CONFERENCE
Sponsor: **Towers Watson**

Keynote Speaker:

Dr. Shlomo Benartzi, UCLA

Speakers:

Beth Baldwin, Mohler Nixon &
Williams

Jim D. Chapman, Wells Fargo

Scott Dunbar, Arnerich Massena

Douglas Fisher, Fidelity Investments

Sam Henson, Lockton Investment
Advisors

Donn Hess, JP Morgan

Brad Huss, Trucker♦Huss

Henry Kao, PIMCO

Gerard P. Mullane, Vanguard

Martha Tejera, Tejera & Associates

Stephen Wilkes, The Wagner Law
Group

S.F. Chapter Brown Bag Lunch
April 5, 2012

RFPs FOR RETIREMENT PLAN SERVICE PROVIDERS

Speaker:

Connie Hiatt, Altman & Cronin
Benefit Consultants, LLC

2012 San Francisco Chapter Spring Conference Recap

The San Francisco Chapter of the Western Pension and Benefits Conference held our annual Spring Conference on May 17 at The Palace Hotel. The Spring Conference is annually one of our biggest events and a highlight on the calendar for our Chapter.

This year's event was spectacular! We had 129 sign up to attend the event and 125 actual attendees. The Spring Conference Committee arranged for Dr. Shlomo Benartzi to provide a Keynote Address to all attendees about Behavioral Finance and its implications for retirement plans. Additionally, Dr. Benartzi shared some of his research and observations about how to easily overcome the inertia of Behavioral Finance for the benefit of plan participants. Dr. Benartzi also distributed complimentary copies of his bestselling book *Save More Tomorrow* to all in attendance. The Keynote Address was a huge success and we have received rave reviews about Dr. Benartzi's discussion. Thanks to Allianz Global Investors who made Dr. Benartzi's presentation possible.

The event also had six breakout sessions including a Service Provider panel, a Governance discussion, a review of Current Litigation, a Stable Value program, a DOL Audit review from a former DOL investigator and a presentation regarding Income Solutions for Defined Contribution Plans.

This event was highly successful and the early reviews are excellent. The Spring Conference Committee had an objective to provide some new programming to the event and couple that with some traditional presentations. Thanks to the entire committee for putting together a great program.

Next year's Spring Committee Chair will be Brad Wall from Mohler Nixon. Please contact Brad to be a part of next year's program.

Our thanks to Steve Kjar, Lockton Financial Advisors, LLC for this synopsis.



Keynote speaker, Dr. Shlomo Benartzi.



Annual WBC Conference, and Upcoming Chapter Events



Western Benefits Conference

July 15–18, 2012

Washington State Convention & Trade Center, Seattle

The Western Benefits Conference is a joint event, combining WP&BC's Annual Meeting and ASPPA's Summer Conference to provide two great conferences in one! This conference has been designed with all retirement, health, welfare and benefits professionals in mind, with particular emphasis on practical issues important to plan sponsors and their advisors. The Western Benefits Conference is value priced and offers an ideal opportunity for dialogue with nationally-renowned speakers and government representatives. Private sector experts and government officials will share their knowledge and skills, as well as solicit your input on a variety of issues. You will learn from the best in the business and can share experiences with your peers. Sessions will address the latest industry developments to keep you current in this ever-changing field!

Highlights Include:

- Sessions for Plan Sponsors, Attorneys, Consultants, Health & Welfare Professionals, Actuaries, Investment Advisors and TPAs
- Up to 20.6 ASPPA CPE Credits and 16.6 for ERPA and JBEA
- IRS Q&A Sessions for Defined Contribution and Defined Benefit Plans
- Exhibit Hall Filled with Vendors Showcasing the Latest Products and Services
- Many Networking Opportunities



Register now! <http://www.westernbenefits.org>



June 20

S.F. Chapter Meeting
*All Bark and No Bite? The Real Impact
of the Dodd-Frank Act on Qualified and
Non-Qualified Plans*

The Palace Hotel, San Francisco



PROGRAM COMMITTEE NEWS and CHAPTER SPONSORS



Call for Volunteers

As we wind down our Chapter's programming for 2011-12, we are already engaged in the planning process for programming the 2012-13 year. Steve Kjar from Lockton has agreed to be our Program Chair for the next year. He has been our Spring Conference Committee Chair for the past two years.

Steve's vision for the Program Committee involves a combination of "Traditional Programming" with "New Programming." Steve shared that "the program committee wants to continue to provide the high level of education that has been a hallmark of the San Francisco Chapter of the Western Pension and Benefits Conference and include some new and unique programming as part of that mission."

He will be reaching out to all of our Company Sponsors in the next few weeks to get ideas about programming and speakers who you can make available to our Chapter in the next twelve months.

We are starting to put together the Program Committee for the next year. WE NEED VOLUNTEERS. This is an opportunity to impact the Chapter, increase your visibility, meet some new people and maybe even have a little fun! Please let Steve know if you want to be part of this team. We are looking forward to a great year of programming!

The Newsletter is always looking for contributors. If you would like to write a topical benefits-related article or compile the quarterly regulatory update for an upcoming issue, please contact Melissa Mayhew at Melissa.Mayhew@buckconsultants.com, or Ed Kriete at Edward.J.Kriete@wellsfargo.com

MANY THANKS TO OUR 2012-13 CHAPTER SPONSORS

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Bronze

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Primark Benefits
Principal Financial Group



CHAPTER INFO MEMBER MOVES/UPDATES BOARD OF DIRECTORS



**WESTERN PENSION & BENEFITS
CONFERENCE, SAN FRANCISCO CHAPTER**
PO Box 29920
San Francisco, CA 94129-0920
(415) 561-6274 Fax: (415) 561-6120
email: info@wpbcfsf.org
<http://www.westernpension.org>

New To the Chapter

Jacqueline E. Besse

Wells Fargo Institutional Trust

Justin Chilcote

Diversified

Cheryl Conrad

Diversified

Jennifer Loucks

AAA NCNU Insurance Exchange

Jacalyn F. Louie

McKesson Corporation

Bettye Page-Wilson

Pacific Maritime Association

Joel Reyes

Principal Financial Group

Gina Ton

AAA NCNU Insurance Exchange

Susan Anne Williams

Attorney

On The Move

Donna Thompson is now with *Morgan Lewis*.

DISCLAIMER

While the Western Pension & Benefits Conference seeks to include accurate and up-to-date information in the Newsletter, the Western Pension & Benefits Conference makes no warranties or representations as to the accuracy of the material included in the Newsletter and assumes no responsibility for any errors or omissions in the content. Information contained in the Newsletter is believed to be correct as of the date of submission; however, the accuracy of the information may be affected by subsequent developments.

The Newsletter is provided on the understanding that the Western Pension & Benefits Conference is not engaged in rendering legal, accounting or other professional advice. If legal advice or professional assistance is required, the services of an appropriate professional should be sought.

EMPLOYMENT OPPORTUNITIES

This service is provided quarterly to our readers. If you wish to post an employment opportunity, please read the following note.

We do not warrant or claim that listings are accurate as written, and we cannot guarantee their timeliness. Listings must comply with applicable regulations for employment advertising. Email all listings to info@wpbcfsf.com for a price quote. Ad cost is \$50 for every 25-word segment. The next deadline for submission is September 1 for the Fall 2012 issue. Call Michael LoBue at the Chapter office for more information, (415) 561-6274.

WP&BC San Francisco Chapter

OFFICERS

Jill Kleiner, President

Towers Watson

Jill.Kleiner@towerswatson.com

Andrew Ferguson, Vice President

Altman & Cronin Benefit Consultants, LLC

aferguson@altmancronin.com

Tina Chambers, Treasurer

Schultz Collins Lawson Chambers

tina@schultzcollins.com

Michon Caton, Secretary

Gap, Inc.

Michon_Caton@gap.com

BOARD MEMBERS

William Berry

Orrick, Herrington & Sutcliffe LLP

wberry@orrick.com

Lori McKenzie

Charles Schwab & Co., Inc.

Lori.McKenzie@schwab.com

Kevin Nolt

Trucker♦Huss, APC

KNolt@truckerhuss.com

George Pinto

Silicon Valley Accountancy Corp.

gpinto@cpas-svac.com

Karen Mack

Altman & Cronin Benefit Consultants, LLC

kmack@altmancronin.com

COMMITTEE CHAIRS

Brad Wall, Spring Conference

Mohler, Nixon & Williams

brad@mohlernixon.com

Steve Kjar, S.F. Program Committee

Lockton Financial Advisors, LLC

skjar@lockton.com

Alison Wright, Brown Bag

Baker & McKenzie

Alison.Wright@bakermckenzie.com

Amiram Givon, Silicon Valley Program

GCA Law Partners LLP

agivon@gcalaw.com

Matt Gouaux, Membership Committee

Trucker♦Huss, APC

MGouaux@truckerhuss.com

Melissa Mayhew, Newsletter Editor

Buck Consultants

Melissa.Mayhew@buckconsultants.com

Timothy G. Shortt, Immediate Past President

Wells Fargo Bank, N.A.

Tim.G.Shortt@wellsfargo.com

Michael LoBue, Executive Director

WP&BC San Francisco Chapter

lobue@wpbcfsf.org

Membership in the WP&BC San Francisco Chapter is open to individuals who are productively, substantially and continuously engaged in work in the field of employee benefits. Any individual who has been engaged in work in the field of employee benefits may become a member upon submission of a completed membership application, payment of dues, and approval by the Chapter Board of Directors. To join, visit <http://www.westernpension.org>.

