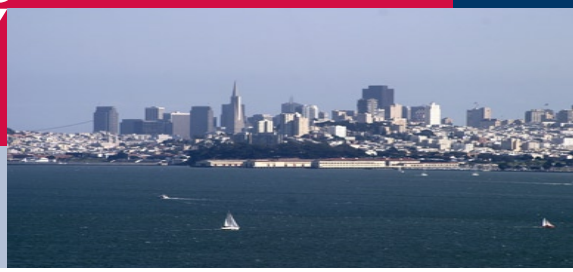
WESTERN PENSION & BENEFITS CONFERENCE
SAN FRANCISCO CHAPTER

PENSION & BENEFITS TODAY



President's Letter

For my first President's letter, let me welcome you to the start of our 2011/2012 year and give you the reasons I am excited to be part of the leadership of the San Francisco Chapter of the Western Pension & Benefits Conference. My goal this year is to build on the work of my predecessors and make this an organization that fulfills your professional needs. Some of the reasons why I am certain this will be an exceptional year for us all include place, people and programs.

First is the Place

Did you know that San Francisco was the original WP&BC chapter? It's true, we are. We were founded in 1954 and San Francisco remains the largest chapter of our ten chapters. This also gives us a large pool of talent to share.

Which leads me to the People

Approximately 25% of our members are plan sponsors and the remaining 75% are service providers. These are from areas including accounting, actuarial, administrative, banking, consulting, investment, insurance and legal. Your thoughts are extremely important to us. There are ample opportunities for you to share your feedback – with me, with our Board members and chairs. And through our upcoming membership survey your comments and suggestions will guide the direction of our organization.

And last, but most important, the Programs

September promises to be a great start to another year of top notch, educational programs. Mark your calendars now for:

- September 14th at the Palace Hotel in San Francisco for our Fall Kick-off: "Navigating the Market Turbulence and Complying with Participant Disclosure Requirements."
- September 21st at Cadence Design in Silicon Valley to learn about "Changing Time/Challenging Times – Getting Ready for the 2012 Benefits World."

Any organization is only as strong as those who choose to participate. Please feel welcome to contribute as much as you can for what promises to be another challenging year in our industry. There are numerous ways you can help us grow and your efforts will be much appreciated.

My first letter would not be complete without the following acknowledgements:

I wish to express my personal appreciation to some of those who have worked hard for WP&BC in the past year. I must first thank Tim Shortt for his "terrific" leadership as President the past two years. The word Tim consistently used during Board meetings to encourage and thank everyone was the word terrific. He often said: "Thank you! That's terrific! You're doing a terrific job." And Tim truly was and is terrific! Thank you Tim!

I am fortunate that I will also be supported by a terrific Board of Directors and Committee Chairs who are experienced and collaborative and have agreed to continue to volunteer their time. While our Board members remain the same, the roles of our officer group have changed. I am pleased to announce that Andrew Ferguson is our new Vice President, Tina Chambers is our new Treasurer, and Michon Caton is our new Secretary. A complete roster of our Board of Directors and Committee Chairs is listed on page nine.

Warm regards,

Jill M. Kleiner
Jill.kleiner@towerswatson.com

IN THE FALL 2011 ISSUE:

Board Member Profile: Tina Chambers

Name: **Tina Alexander Chambers**

Company: Schultz Collins Lawson Chambers, Inc.

Title: Director Retirement Services

Years in the industry: 22

First "real" job: Not a surprise, but as a young gal, it was of course babysitting, beginning at the age of 12. But, throw in a paper route and some lawn mowing and I was on my way to funding my first retirement account.

Education: Bachelor of Arts University of Massachusetts, Magna Cum Laude

BUSINESS BACKGROUND

Nature of your work: I work with fiduciary committees to optimize the design of their defined contribution plan thought plan design consulting, vendor management and benchmarking, and the design and implementation of effective employee education strategies and campaigns.

How you got into the field: By accident! When I moved to San Francisco from the Boston area I thought I would find work to pay rent, travel the West Coast, have some fun, and move back home to eventually look for a real job. I was hired by Merrill Lynch in the retirement services group, and it was a real job that I loved. A big part of why I am in the industry today stems from the employee education work I did as participant directed 401(k) plans replaced employer funded plans. I conducted hundreds of education meetings for companies all across America and quickly saw the magnitude of the challenges participants were going to face as they became their own investment managers. Additionally, I recognized the challenges sponsors were going to face as they try to help their employees.

What you like about the field: I like how our industry continues to evolve and I enjoy the consulting and fiduciary education I provide to clients. It is very rewarding to take a question, simple or complex, and end the conversation with the client saying …"Thanks, I get it now." Even though I no longer work with participants I enjoy seeing all the work we do at the plan level trickle down and see employees benefit from a better retirement plan.

PERSONAL

Ways you spend free time: Anything and everything related to my two sons, ages 9 and 11, including soccer, music, school, scouting (I am an assistant Den leader for my 9 year old). As a family we ski, play tennis, run, bike, and like to do just about anything you can do outdoors.

Guiding philosophy: Do the right thing, all the time. Honesty and integrity are everything to defining who we are.

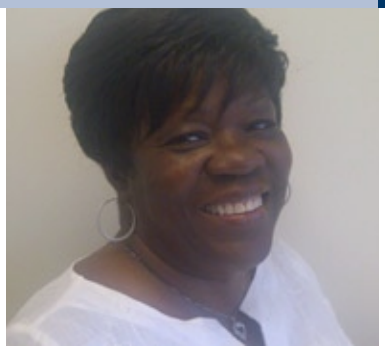
Favorite charity: Habitat for Humanity and Tony LaRussa's ARF (we need homes for people and pets in need).

Last books read: *Harry Potter and the Deathly Hallows,* by J. K. Rowling

Restaurant recommendation: Va da Vi in Walnut Creek for Mediterranean tapas, and Kirala in Berkeley for fantastic sushi.

What will you do when you retire? Throw away my Blackberry, or whatever the modern day technology is that I "can't live without," and live life more spontaneously. Hopefully I'll be healthy to travel, spend time with my children and their families, and continue to do things that make a difference.

Meet Member
Deborah Rochelle



Name: **Deborah Rochelle**

Company: T. Rowe Price Retirement Plan Services

Title: AVP, Relationship Manager

Years in the industry: 30

First "real" job: My first real job was as a Christmas extra at the Terminal Annex Post Office in Los Angeles. The Terminal Annex was the main post office in Southern California. My first job was working in the parcel post department. This was before the start of FedEx. I would get a dolly full of boxes and I had to hand sort them into the appropriate container for shipment to other cities. The job ended (I quit!) the evening after I had to hand sort 10 dollies full of fruit cakes!

Education: University of California Santa Barbara

BUSINESS BACKGROUND

Nature of your work: I provide strategic planning, team leadership and service delivery accountability for a group of defined contribution clients in the Western US.

How you got into the field: By accident. I was young, needed a job and found one in the actuarial department of an insurance company. The department I was assigned to focused on annuities, endowment policies and retirement plans.

What you like about the field: In this business you have a real opportunity to help people plan for the future. So much of what we focus on in our lives are the immediate concerns; I need a new car, the kids need shoes, what am I going to fix for dinner. This job gives you the chance to be thoughtful about the future. I like having a chance to step out of the day-to-day and plan for what is to come and to have an opportunity to help employers and their employees shape that future.

PERSONAL

Ways you spend free time: In my other life, I dreamed of being a musician, so you might catch me at a concert or a club listening to some wonderful vocalist or jazz musician. I also love art; I have taken a few classes. I'm not great, but I believe you can always get better. Also, I LOVE TO TRAVEL!

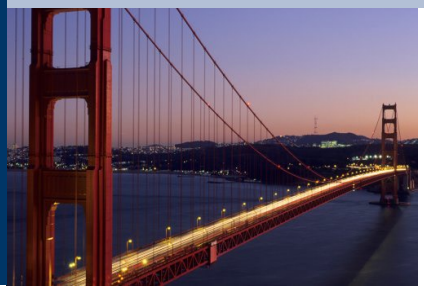
Guiding philosophy: "Life is not measured by the number of breaths we take but by the number of moments that take our breath away…"

Favorite charity: EARN. This organization helps low- to moderate-wage earners save and invest so they can build a better future. Once enrolled in the program, EARN will actually match the participants savings so that they can achieve their dream of a college education for their children or home ownership.

Last book read: Do I have to tell? *The Kid Lawyer.*

Restaurant recommendation: Butterfly. Great food and a great location.

What will you do when you retire? Did I mention that I love to travel? I have this dream of attending all of the great jazz festivals throughout the world.



Qualified Retirement Plans

FBAR Filing Deadline Extended for Certain Individuals: The Internal Revenue Service (the "Service") and the Financial Crimes Enforcement Network, a bureau of the Department of Treasury ("FinCen"), issued two Notices that delay the filing deadline for reports of foreign financial accounts. FinCen requires all U.S. persons, including citizens or residents of the U.S., persons doing business in the U.S., and all forms of U.S. business entities, estates and trusts, including funded employee benefit plans, who have a financial interest in, or signature authority over, certain "reportable accounts" in a foreign country, whose aggregate value exceeds $10,000 at any time during the calendar year, to file a Report of Foreign Bank and Financial Accounts on an IRS Form TD F 90-22.1 ("FBAR Reporting"). "Reportable accounts," for purposes of this rule, include bank accounts, securities accounts, other financial accounts (such as deposits, insurance policies or accounts with a commodities broker/dealer), and mutual funds or similar pooled funds, in a foreign country. The original FBAR Reporting deadline was June 30, 2009, which was first extended for certain individuals to June 30, 2010, under Notice 2009-62, and further delayed until June 30, 2011, under Notice 2010-23.

On May 31, 2011, the IRS and FinCen issued Notice 2011-1, which extends the FBAR Reporting deadline for the following individuals:

- An employee or officer of a covered entity who has signature or other authority over, and no financial interest in, a foreign reportable account of another entity more than 50% owned directly or indirectly by the entity; or
- An employee or officer of a controlled person of a covered entity who has signature or other authority over, and no financial interest in, a foreign reportable account of the entity or other controlled person of the entity.

Under Notice 2011-1, the FBAR Reporting deadline for the individuals above, is extended until June 30, 2012. On June 16, 2011, the IRS and FinCen issued Notice 2011-54, which extends the FBAR Reporting deadline for the following individuals:

- Any U.S. person having signature authority over, but no financial interest in, a foreign reportable account held in 2009 or earlier calendar years for which the reporting deadline was extended by Notice 2009-62 or Notice 2010-23.

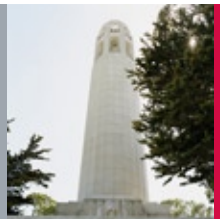
Under Notice 2011-54, the FBAR Reporting deadline for the individuals above, is extended until November 1, 2011. Notice 2011-54 does not limit the relief provided under Notice 2011-1. The FBAR Reporting deadline for all other U.S. person with signature authority over, or a financial interest in, foreign reportable accounts for the 2010 calendar year was June 30, 2011.
http://www.irs.gov
http://www.fincen.gov

DOL Releases Semiannual Regulatory Agenda: On July 7, 2011, the Department of Labor (the "Department") released its semiannual regulatory agenda for Spring 2011 (the "Regulatory Agenda"). The Regulatory Agenda is a list of all the regulations the Department expects to have under active consideration for promulgation, proposal, or review during the next six to twelve month period. The Regulatory Agenda includes pending items addressing the following areas affecting qualified retirement plans:

- Guidance on electronic disclosures by employee benefit plans.
- Proposed rules on periodic pension benefit statements.
- Proposed rules on improved disclosure to help pension plan fiduciaries determine if fees for an arrangement for services are reasonable.
- Proposed rules amending employee benefit plans claims procedures.
- Guidance on whether to, and proposed amendments to, the abandoned plan regulations to expand the scope of individuals entitled to be a qualified termination administrator.
- Final rules on proposed fee disclosures for pension plans.
- Final rules on annual funding notice for defined benefit plans.
- Final rules to broaden the definition of the term fiduciary.
- A prohibited transaction exemption for the provision of investment advice to participants in individual account plans.
- Final regulations to enhance the information that must be disclosed concerning target date plans, or similar age-based, qualified default investment alternatives.
- Regulations governing prohibited transaction exemption procedures.

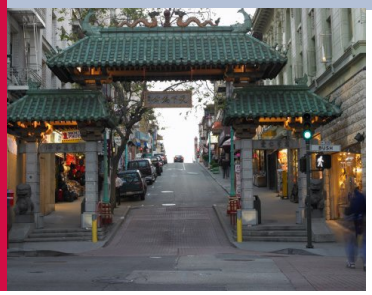
Status updates for the various projects can be found on the Department's website.
http://www.dol.gov

continued on page 5



Quarterly Legislative & Regulatory Update

(continued from page 4)



EBSA Delays Fee Disclosure Rule Deadline: On July 17, 2011, the Department's Employee Benefits Security Administration (the "EBSA") announced an extension to the specified effective dates of the interim final rule concerning fee disclosure rule under Section 408(b)(2) of the Employee Retirement Income and Security Act of 1974, as amended ("ERISA") at the fiduciary level, published in the Federal Register on July 16, 2010, and the final rule concerning fee disclosure at the participant level, published in the Federal Register on October 20, 2010.

The interim final rule requires that certain service providers to employee pension benefit plans disclose information to assist plan fiduciaries in assessing the reasonableness of contracts or arrangements, including the reasonableness of the service providers' compensation and potential conflicts of interest that may affect the service providers' performance. The disclosure requirements are established under a statutory exemption from ERISA's prohibited transaction provisions. The rule affects employee pension benefit plan sponsors and fiduciaries and certain service providers. The interim final rule was originally effective on July 16, 2011, however, in June 2011, the date was extended to January 1, 2012. Under the new guidance released by the EBSA in July 2011, the date is once again extended to April 1, 2012.

In addition, the new guidance provides transitional relief to the participant level fee disclosure rule. The final rule on participant level disclosure requires employers to disclose information about plan and investment costs to employees who direct their own investments in the plan. The rule applied to plan years beginning on or after November 1, 2011 with a 60-day transition period. Under the EBSA's July 2011 guidance, initial disclosure must now be made to participants no later than the later of (i) 60 days after a first day of the first plan year beginning on or after November 1, 2011, or (ii) 60 days after the effective date of the fiduciary level fee disclosure rule (now April 1, 2012). The guidance also provides that certain quarterly disclosures must be furnished no later than 45 days after the end of the quarter in which the initial disclosures are required to be furnished to participants and beneficiaries pursuant to the transitional rule.

Compliance with the fiduciary level fee disclosure rule is required by April 1, 2012. Compliance with the participant level annual disclosure requirement must occur by May 31, 2012 (for a calendar year plan) and the participant level quarterly disclosure requirement must occur by August 14, 2012 (for a calendar year plan).
http://*www.dol.gov/ebsa*

Service to Hold Plan Loans Phone Forum: On September 12, 2011, the Service will hold a phone forum on loans made to participants in qualified retirement plans. On the call, the Service intends to discuss the treatment of loans as distributions under Section 72(p) of the Internal Revenue Code of 1986, as amended (the "Code"), the taxability of plan loans, the relationship between plan loans and Code Section 4975, frequent issues noted on participant loans and the proper correction procedures. David Boyd, Manager EP Mandatory Review, and Kathleen Wack, Employee Plans Revenue Agent, will be the phone presenters. The phone forum is free to all participants, however, registration is required to participate. Information regarding registration, continuing professional education credits and where to submit questions in advance can be found on the Service's website.
http://www.irs.gov

Health and Welfare Plans

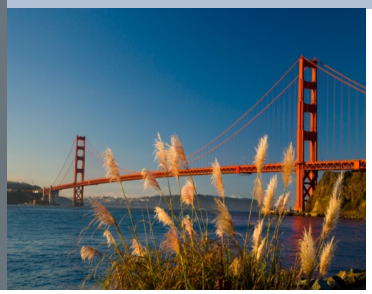
CMS Changes Medicare Part D Notice Requirements: The Centers for Medicare and Medicaid Services ("CMS") has announced changes to the Medicare Part D notice requirements as affected by 2010 federal health care reform. In general, any organization or entity that provides prescription drug coverage to individuals who are eligible for Medicare Part D must notify them annually about whether their drug coverage is creditable or non-creditable ("Medicare Part D Notice"). The Medicare Part D Notice requirement was introduced under the Medicare Modernization Act of 2003, as amended. Under this law, the Medicare enrollment period was originally November 15 through December 31, and the Medicare Part D Notice had to be distributed by November 15. The Medicare Part D Notice requirements are enforced by CMS.

The Patient Protection and Affordable Care Act of 2010 ("PPACA") changed the Medicare enrollment period to October 15 through December 7, effective with the 2012 plan year. Accordingly, beginning in 2011, the Medicare Part D Notice should be distributed to participants by October 15, a month earlier than in previous years. On May 25, 2011, CMS issued new model Medicare Part D Notices, in both English and Spanish, that should be used after April 1, 2011. The model notices can be found on the CMS website.
http://www.cms.gov/

HHS Releases Proposed Rule on Accounting of Disclosures Under HITECH Act: On May 31, 2011, the Department of Health and Human Services ("HHS") released a proposed rule to modify the Health Insurance Portability and Accountability Act of 1996, as

continued on page 6

(continued from page 5)



amended ("HIPAA") Privacy Rule's standard for accounting of disclosures of protected health information ("PHI"). The proposed rule reflects statutory requirements provided under the Health Information Technology for Economic and Clinical Health Act of 2009 (the "HITECH Act"), which state that covered entities and business associates account for electronic disclosures of PHI to carry out treatment, payment and health care operations. Under the proposed rule, the HITECH Act's accounting provisions are expanded to grant to individuals the right to receive an access report, which indicates who has accessed the individual's electronic PHI. The proposed rule also reflects HHS' attempt to improve the workability and effectiveness of the to the HITECH Act's accounting requirements.

The effective date of a final rule for the revised HITECH Act's accounting of disclosures provisions will be 60 days after publication in the Federal Register. Covered entities and business associates will be required to comply no later than 180 days after the effective date of the final rule.
http://www.hhs.gov

CMS Provides Guidance on Mini-Med Waivers: On June 20, 2011, CMS released guidance to allow "mini-med" plans to apply for or renew a temporary waiver from annual limit restrictions reflected through 2013. Under PPACA, group health plans and insurers are prohibited from imposing lifetime and annual dollar limits on certain essential health benefits, beginning with the first plan year that starts on or after September 23, 2010. In addition, PPACA permits group health plans and insurers to gradually phase out their annual limits through 2014, with minimum annual limits of $750,000, $1.25 million, and $2 million for the 2011, 2012, and 2013 plan years, respectively. Beginning in 2014, no group health plan or insurer may impose lifetime and annual dollar limits on those essential health benefits.

In September 2010, HHS established a temporary program to permit health plans with limited benefits or "mini-med" plans to apply for a waiver of the restricted annual dollar limit if the plan could demonstrate that compliance with the annual dollar limit rules would result in either a significant decrease in access to benefits or a significant increase in premiums for the plan or policy. The waiver program is scheduled to expire in 2014 and under the original waiver program an applicant must reapply for the waiver each year.

In June 2011, CMS released guidance that impose more stringent disclosure requirements on mini-med plans. Any mini-med plan that receives the waiver will now have to alert consumers that the plan has restrictive coverage and provide them with greater transparency regarding the plan's coverage, including any low annual limits that could result in high out-of-pocket spending if the participant needs hospital or other high-cost services. In addition, the guidance provides that no new applications or requests for extensions will be considered after September 22, 2011.

Information regarding how to apply for, or renew, a mini-med waiver and a list of approved and denied waiver applications can be found on the CMS website.
http://www.cms.gov/

EBSA Clarifies When COBRA Subsidy Ends. On August 31, 2011, the EBSA updated the Frequently Asked Questions ("FAQ") area of its website to clarify when the federal premium subsidy for health care continuation coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended ("COBRA") ends. The American Recovery and Reinvestment Act of 2009, ("ARRA") provides a COBRA premium subsidy for eligible individuals who are involuntarily terminated from employment through the end of May 2010. The COBRA premium reduction under ARRA is not available for individuals who experience involuntary terminations after May 31, 2010.

The updated FAQ states that individuals may be eligible to receive the COBRA premium subsidy beyond August 31, 2011, if they qualified for the subsidy on or before May 31, 2010. Individuals may continue to pay reduced premiums for up to 15 months, as long as they are not eligible for another group health plan or Medicare even if their COBRA coverage did not start until a later date due to the terms of a severance arrangement, or the use of banked hours or other similar provision that delayed the start of their COBRA coverage.

Additional information regarding the COBRA premium subsidy, including the updated FAQ may be found at the EBSA's website.
http://www.dol.gov/ebsa/faqs

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

Upcoming Events and Chapter Sponsors

Oct 18

Brown Bag Lunch
Employee Stock Ownership Plans (ESOP)
Charles Schwab, 100 Post Street, San Francisco
Speakers: *Laurence Goldberg, Esq.* & *Lynn DuBois, Esq.*
Sheppard Mullin

Chapter Meetings

Sep 14

Fall Kick-off: *Navigating the Market Turbulence and Complying with Participant Disclosure Requirements*
The Palace Hotel, San Francisco
Sponsor: T.RowePrice
Speakers: *Bill Berry,* Orrick, Herrington & Sutcliff, LLP and *Toni Brown,* Mercer

Sep 21

Silicon Valley Fall Conference
Changing Times/Challenging Times – Getting Ready for the 2012 Benefits World
Cadence Design, San Jose
Sponsor: T.RowePrice
Speakers:
Sam Henson, Lockton Financial Advisors, LLC
Hilary Weber, Opportu
Chris Scanlan, Howard Rice
Ben Spater, Trucker◆Huss
Caty Furco, Towers Watson

Look for Chapter Meetings in November, January, March, April and May.

MANY THANKS TO OUR 2011-12 CHAPTER SPONSORS

Platinum
Towers Watson

Gold
Fidelity Investments
T. Rowe Price Retirement Plan Services, Inc.
Trucker◆Huss
The Vanguard Group
Wells Fargo Institutional Retirement and Trust

Silver
Buck Consultants, LLC
Burr, Pilger & Mayer
Charles Schwab
Hanson Bridgett LLP
Mercer
Mohler, Nixon & Williams
Morrison & Foerster LLP
Orrick, Herrington & Sutcliffe LLP
Schultz Collins Lawson Chambers, Inc.
Union Bank, N.A.

Bronze
Altman & Cronin Benefit Consultants, LLC
Baker & McKenzie
Bechtel Corporation
Diversified Investment Advisors
GCA Law Partners LLP
Greenberg Traurig LLP
Lockton Financial Advisors, LLC
Primark Benefits
Principal Financial Group
Prudential Retirement

Western Benefits Conference 2011 Recap

The annual Western Benefit Conference, which is cosponsored by WPBC and ASPPA, took place from July 24-27 at the Bellagio in Las Vegas. Although the weather was extremely hot outside (over 100 degrees most days), there was lots of air conditioning on the inside and everyone seemed to find a way to enjoy both the conference as well as the numerous activities of Las Vegas.

The San Francisco chapter had good representation for both speakers and moderators. Starting off the conference, Ron Triche of Trucker◆Huss gave the president's welcome speech during the opening session and also presented a session for plan sponsors entitled "How to Provide Domestic Partner and Same-sex Spouse Benefits to your Employees." Brad Huss of Trucker◆Huss presented an informative session entitled "Should you be Afraid? An Update on ERISA Litigation." The Moderators from San Francisco included Bill Berry of Orrick, Lori McKenzie of Charles Schwab, and Ron Triche. Finally, Lori McKenzie represented San Francisco as a member of the steering committee for the conference. Thanks to Ron, Brad, Lori, and Bill for helping represent the San Francisco chapter.

Monday morning's Washington update included discussions from Andrew Zuckerman of the IRS, Joe Canary of the DOL, and Brian Graff of ASPPA.

- Andrew Zuckerman from the IRS gave a Washington Update, which included updates on the current structure of employee plan governance at the IRS. The current "hot issues" they noted under the five compliance areas (EP determinations and quality assurance, technical guidance, voluntary compliance) include the following: potential administration changes for the staggered determination letter program, including the possibility of getting rid of Demos, clarifying the definition of a government plan and pickup plans. 403(b) program guidance, international guidance, church plans clarification, and the 2007-44 issue regarding plan amendments, lifetime annuitization and fiduciary issues in DC plans. He encouraged everyone to sign up for the IRS newsletters on employee plans: *http://www.irs.gov/ep*.
- Joe Canary, from the EBSA of the DOL discussed the definition of fiduciary, improved disclosure of target date funds, importance of lifetime income and the employer's liability in selecting an insurance company and also the difference between investment advice and investor education. He said that for the 2011 Form 5500 won't have major changes since employers are still digesting the major changes in the 5500 (e.g. to the Schedule SB). They plan to have continued stability although he acknowledged that employers want more guidance on the Schedule C regarding gifts/gratuities, fee and service codes.
- Brian Graff of ASPAA spoke about the future of retirement policy in a world of deficits. In particular, he noted the shortcomings in the Treasury's time frame for making decisions (10-year present value) which skews the impact of retirement plan deductions (which will become taxable later and are simply a deferral) compared with other true tax deductions which are not deferrals.

The concurrent sessions were varied and interesting. There was something for everyone from various background, including legal, health and welfare, TPAs, plan sponsors, actuaries and DC consultants.

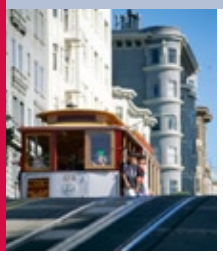
- Health and welfare topics included: healthcare reform update, dependent eligibility audits, wellness programs, health plan nondiscrimination testing issues, COBRA case studies.
- 401(k) topics included automatic enrollment, investment regulatory update, participant loans, target date funds update.
- Actuarial topics included: benefit restrictions and credit balances under PPA, cash balance plans, professionalism for actuaries, government forms update.
- Other topics included fee disclosures, plan documents and the IRS, effective communication to employees about benefit plans, QDRO issues with benefit plan distributions, RFP process discussion, case study in ethical decisions, affiliated service groups, and social media. Some of the topics included: Fee disclosure, affiliated service groups, plan committee pitfalls and fiduciary responsibility, ERISA litigation, multiple employer plans, alternative plan investments.

The two lunchtime keynote speakers were Michael Davis, the new head of the DOL who spoke on Monday and The Hon. David M. Walker, who is the founder and CEO of the Comeback America Initiative and Former Comptroller General of the U.S. Michael Davis discussed many of the issues covered by Joe Canary (as noted above) in discussing his role and priorities at the DOL. David Walker discussed America's budget crisis and debt issues, both current and projected challenges. A key point he made was that the "tax expenditure" for retirement plan deductions is not really an expense, but rather a deferral, since the amounts deducted now will be taxed later.

All in all, it was a very successful event. The great sessions noted above were augmented by the other activities and there were many tales of attendees enjoying all that Las Vegas had to offer – shows (Cirque du Soleil and others), gambling (all legal, of course!), spa service, pool (even in the heat), and of course the fabulous restaurants.

Our thanks to Karen Mack, Altman & Cronin Benefit Consultants, LLC for providing this recap.

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@wpbcsf.org
http://www.westernpension.org

New To the Chapter

Peter Anthony Bobick
Charles Schwab Investment Management

Karen L. Corvino
The Permanente Medical Group, Inc.

Charles Dyke
Trucker◆Huss

Jason Flaherty
Orrick, Herrington & Sutcliffe LLP

Deanna Lynn Goldstein
Wells Fargo Bank

Mark James Hanna
Hanna Global Solutions

Farnaz Mohammadi
JP Morgan Asset Management

Karen Szeto
Kaiser Permanente

Harriet Wu
Chevron Corporation

On The Move

Katuri Kaye is now with Trucker◆Huss

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@wpbcsf.com for a price quote. Ad cost is $50 for every 25-word segment. The next deadline for submission is December 1 for the Winter 2011 issue. Call Michael LoBue at the Chapter office for more information, (415) 561-6274.