

The 401(k) industry has changed dramatically over the past three years. We expected those changes, and are anticipating yet more evolution and progress. Perhaps counter-intuitively, right now is one of the best times in the past twenty-five years to become a serious 401(k) professional.

Our colleague, Mike Alfred, CEO of Bright-Scope said, "The 401k market is already big. We just think it's about to get significantly bigger and substantially more important." He's exactly right. Will you be a part of that growth?

If you want to be a serious 401(k) professional over the next twenty five years, you will

need to change the way you think about 401(k) plans. If you have signed up to attend conferences this Fall that are sponsored by status-quo organizations—conferences about how

to position yourself for the future—consider asking for your money back.

You will not succeed by making minor course adjustments in such a rapidly changing world. What you need is insight into what forces are changing the 401(k) landscape, how they are accomplishing their objective, and what the expected outcomes are. By coupling that new insight and understanding with the knowledge you need to advance the ball down an entirely new playing field, you will be positioned for the future. Those who simply try "new plays" assuming that it's the "same old playing field" will continue to get sacked.

Perhaps we can state it more assertively... the old 401(k) model is as dead as DOS. Yet, the industry is trying to find new ways to keep you interested by making minor "tweaks" within that old model. Forget it, it's over. We'll show you the new way.

If you plan on finding at least three new clients each year, this is an investment in your professional future that will be well worth it.

INTENDED OBJECTIVE OF TRAINING

This training is not intended to be a continuing education seminar. Rather, it is intended to give you the knowledge, tools, resources, and skills you need to build an independent fiduciary practice. We will give you the specific training you will need to be an independent ERISA 3(21) or 3(38) fiduciary.

An independent fiduciary practice is different in many respects from what you might expect. First, it is perhaps more similar to a law practice than an investment advisor or financial planning practice. However, many familiar elements of your existing practice will remain intact, but will be utilized in new ways.

As an independent fiduciary, you are the decision maker. You are the person with the decision making authority. How can you find yourself in such a position of authority, influence and trust? That is what we will share with you. We will give you the resources to turn that authority, influence and trust into legitimately earned revenue that your clients will be happy to pay.

In an interview in June 2009 with Fi360, Matthew D. Hutcheson was asked the following question, and his answer follows:

Fi360: *You have significant influence in the retirement plan industry; with the media, with Policy Makers, Federal Courts, and others. How did that happen?*

Hutcheson: *It happened gradually, through many years of building trust and honoring that trust. It may appear to some that it happened overnight, but it didn't. I've been in the industry for 18 years, and have written many papers, done much research, and have made decisions affecting hundreds of thousands of plan participants. Most of all, there are probably fewer than one hundred independent 3(21) fiduciaries in the United States. There could be fewer than twenty five. I personally know of a half dozen. Such individuals have unique experience*

BECOMING AN INDEPENDENT FIDUCIARY IN A CHANGING WORLD

SEPTEMBER 24 & 25, 2009



and insight and that experience puts an independent 3(21) fiduciary in high demand.

That is what we are talking about. Helping you become that person of trust an influence.

- We will share with you how to be a person of influence within the new retirement plan industry and become a fiduciary in high demand.
- We'll show you how to be appointed by Federal Courts to serve as an independent fiduciary, how to seamlessly take the wheel of a large 401(k) plan and operate it according to the new fiduciary paradigm.
- We'll show you how to interact with legal counsel to receive fiduciary appointments by Boards of Directors.
- We'll show you how to take over a plan that is orphaned due to corporate bankruptcy.
- We'll also show you how to protect plan sponsors from the conventional fiduciary risks everyone always talks about.
- We'll share sample fiduciary agreements, corporate resolutions, negotiating techniques, and various ways to get paid for your services.
- We will give you a deep look into how retirement policy is made, what the current status is of pending legislation, what legislation is likely be proposed in the next thirty six

months, and also what is happening in the world of ERISA/ Securities litigation.

- We will give you a sneak-peak into a BrightScope tool before it becomes public knowledge shortly after this event.
- Most importantly, we'll show you how to be a loyal protector of participant and beneficiary funds, and implement methodologies focused on improving participant outcomes.

In addition to training from Matthew D. Hutcheson, you will be instructed by other presenters with unique insight and experience in the industry. They will be sharing things that are new and exciting; things your competitors will likely not see for another three to five years. You will be way ahead of the pack. Some of the trainers include:

- Matthew D. Hutcheson, Independent Fiduciary, Congressional Expert
- Stephen M.R. Covey, Director of the Global "Speed of Trust" practice
- Scott Simon, Attorney and author of Morningstar's "Fiduciary Focus" column
- Mike and Ryan Alfred of BrightScope.com
- Tom Peterson, Director of independent plan sponsor, G Fiduciary, LLC
- And several other fiduciary thought and practice leaders

TUITION

The tuition for this training is \$3,200. We will take care of your hotel accommodations and meals, but you will need to cover your airfare. The specific details will be sent to you upon receipt of your tuition.

PLEASE MAIL A CHECK TO:

**Independent Fiduciary Training, LLC
Boise State University Fiduciary Event
c/o West Coast Bank
5000 Meadows Road
Lake Oswego, OR 97035**

Checks should be made payable to "Independent Fiduciary Training, LLC." If you wish to pay by Visa, MasterCard, Discover, or American Express, please complete the following form and fax it to 1-866-586-8836.

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