MEMO# 10139

July 21, 1998

AUGUST 6 CONFERENCE CALL FOR RETIREMENT PLANS CONFERENCE

[10139] VIA FAX July 21, 1998 TO: PENSION COMMITTEE No. 47-98 PENSION OPERATIONS ADVISORY COMMITTEE No. 30-98 RETIREMENT PLANS CONFERENCE PLANNING COMMITTEE RE: AUGUST 6 CONFERENCE CALL FOR RETIREMENT PLANS CONFERENCE ____ The Institute is beginning preparations for the 1999 Retirement Plans Conference, which will be held March 3-5, 1999, in New Orleans. A conference call has been scheduled for 2:00 p.m. EDT on Thursday, August 6, 1998, to discuss possible panel topics for this Conference. Attached is a preliminary list of suggested topics for the Conference. We welcome any ideas and suggestions you may have concerning topics and potential speakers. If you plan to participate in the August 6 conference call, please fill out the sign-up form below and fax it to Theresa Brice at (202) 326-5841 by COB August 5. Please note that there is a call-in number for the conference call. Please call me at (202) 326-5835 or Kathryn Ricard at (202) 218-3563 if you have any questions or comments concerning the Retirement Plans Conference. Russell G. Galer Senior Counsel Attachment ATTENDANCE RESPONSE FORM FOR CONFERENCE CALL ON 1999 RETIREMENT PLANS CONFERENCE Thursday, August 6, 1998 - 2:00 p.m. EDT Please fax this form by Wednesday, August 5, 1998 to Theresa Brice at 202-326-5841. Yes, I will participate in the Conference Call regarding the 1999 Retirement Plans Conference on Thursday, August 6, 1998 at 2:00 p.m. EDT. To participate in the call, dial 1-800-523-5415 and ask for the "Retirement Plans Conference" call. COMMITTEE MEMBER - COMPANY RETIREMENT PLANS CONFERENCE - MARCH, 1999 FOR CONFERENCE CALL DISCUSSION August 6, 1998, 2:00 p.m. The following represent some initial ideas for conference panels. Please be prepared to offer preferences and additional suggestions. I. Possible Theme For Conference A. Expanding Retirement Savings/Simplifying The Savings Process II. Number of Panels In previous years, we have typically had 5 full panels and 2 or 4 concurrent sessions. Additionally, we have offered approximately 6 breakfast discussion group topics. III. Panel Suggestions A. Participant Asset Allocation Behavior in Self-Directed 401(k) Plans 1. ICI-EBRI project results 2. Lessons for Plan Design 3. New Direction for Education and Advice B. Technology-Related Issues 1. Asset Transfers: a. NSCC Retirement Assets Transfer Clearinghouse for IRAs b. NSCC 401(k) Asset Transfer Clearinghouse c. Issues for IRAs, especially Conversions d. Issues for 401(k) Plans e. Changing Plan Administrators/Takeover Plans 2. Y2K 3. Regulatory Guidance on Paperless Technologies 4. Using the WEB to communicate to employees C. The Roth and Education IRA Programs - One Year Later D. Post-Retirement Planning Issues 1. Educating Your Workforce 2. Educating The Consumer E. 401(K) Plan Administration - Recordkeeping Issues 1. The top ten headaches and what to do about them F. Cross Trades/Soft Dollars 1. DOL issues/SEC concerns 2. Trade allocation/best execution 3. Compliance procedures/control systems 4. DOL Guidance on Soft Dollars (anticipated?) G. 403(b) Plans H. Legislative

and/or Regulatory Update I. Investment Options: Helping the Employer Design the Investment Menu 1. Company demographics 2. Company stock 3. Brokerage and mutual fund windows 4. Monitoring performance 5. Communicating changing circumstances to employers/participants J. Small Employer Plans 1. Walking Small Employers Through The Options 2. Administrative Problems With Small Employer Plans a. SIMPLEs b. SEPs c. 401(k)S 3. Obstacles To Plan Formation/Addressing the Coverage Problem K. Public Sector Plans IV. Keynote Speaker Suggestions

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