71st ANNUAL

Employee Benefits Conference

November 9-12, 2025

Hawai'i Convention Center | Honolulu, Hawai'i

Preconference: November 7-9

ATTEND IN PERSON OR VIRTUALLY!

Actionable, Timely and Relevant Education

COMPLETE PROGRAM AGENDA

www.ifebp.org/usannual

International Foundation of Employee Benefit Plans

71st ANNUAL

Employee Benefits Conference

November 9-12, 2025 | Hawai'i Convention Center | Honolulu, Hawai'i

Build Your Case for Attending

Education in uncertain and changing times is vital to making smart decisions for your fund. The Annual Conference is like no other—centered on education and your fiduciary duty. Here are five discussion points to help you justify your participation or the participation of your trustees in this time-honored event.

1 THREE DAYS OF VENDOR-FREE EDUCATION

The Annual Conference provides three days full of learning with over 120 sessions from over 200 experts. These sessions contain valuable need-to-know information without sales pitches. Sessions range from basic- to advanced-level, but all provide key takeaways and action items you can implement immediately. The content is organized into ten focused tracks, allowing you to easily pick the sessions you need regardless of your role or experience level to create a customized conference experience.

2 CERTIFICATE OF ATTENDANCE IS AVAILABLE

Validate your participation by earning a certificate of attendance. You must attend 11 sessions to receive this electronic certificate.

3 GREAT INVESTMENT

Those in attendance walk away with access to all conference session presentations and takeaways for six months as well as access to the virtual environment for 30 days.

4 BUILD STRONG CONNECTIONS

Attending the Annual Conference provides you with more than just the vital information you need. Registration includes opportunities to meet your peers from around the country during lunch, morning refreshment breaks and shuttle bus rides each day.

5 MORE THAN JUST INFORMATION

Attendees will gain access to four world-renowned keynote presenters and an exhibit hall full of service providers who have the answers you are looking for. We have got you covered if you need to provide justification to attend. Visit www.ifebp.org/usannualadvantages for guidance on how to have the justification conversations before you register!

CAN'T ATTEND IN HAWAI'I?

Over 30 select sessions will be available online to watch live or on demand through December 12, 2025. Certificates of attendance are offered to virtual participants who meet session requirements. Continuing education credit for professional licenses and designations is ONLY available to those attending in person in Hawai'i.

CONTENTS

SESSION TRACKS

Securing a Certificate of Attendance

To qualify for a Certificate of Attendance for the Annual Conference, each attendee must complete at least 11 sessions. Those registered for the in-person program must complete all required sessions in person, and those registered for the virtual program must complete all sessions virtually. For in-person attendees to the main conference, it is the responsibility of the attendees to ensure their name badge is scanned when leaving each attended session.

Note: To qualify for a Certificate of Attendance for qualifying preconferences, each attendee is responsible for making sure their badge is scanned in and out of each session for the required timeframes.

Earning Continuing Education Credit

Attending sessions at the Annual Conference in Honolulu can offer continuing education (CE) credit hours for numerous designations and licenses. The International Foundation seeks approval based on requests received on conference registration forms at least 90 days in advance. See page 37 or visit **www.ifebp.org/annualce** to learn more. CE will **ONLY** be available for those attending in person and will not be available with the virtual conference option. CE certificates will be mailed six weeks after the conclusion of the conference.

Top Five Ways to Make the Most Out of Your Annual Conference Experience

ALOHA! The Annual Conference is the can't-miss event of the year, and we are so happy you are joining us! Make the most out of your time here with these ideas:

1

Take lots of notes!
You will walk away with a wealth of knowledge that you can implement right away, helping to guide you in the coming year.

2

Start up a conservation with a fellow attendee during lunch, between sessions or on the shuttle bus. Make it a goal to exchange info with at least one fellow attendee and grow your network!

3

Explore the exhibit hall!
Talk to the vendors who have the solutions to issues you might be facing and those that you haven't even uncovered yet!

4

When you're not in sessions, explore the island beauty that surrounds you. Dig into a poke or acai bowl, dip your toes in the sand and **soak up that sun!**

5

It's that time already! **Submit your registration** for the 2026 Annual Conference in New Orleans to increase your chances of securing your hotel of choice.

Conference Schedule

All times are in Hawai'i Standard Time (HST).

Friday, November 7

Registration Open	7:00 a.m.-5:00 p.m.
2026 Registration	12:00 noon-5:00 p.m.
App Help	7:00 a.m.-5:00 p.m.
New Trustees—Level I	8:00 a.m.-5:00 p.m.

Saturday, November 8

Registration Open	7:00 a.m.-5:00 p.m.
2026 Registration	7:00 a.m.-5:00 p.m.
App Help	7:00 a.m.-5:00 p.m.
Hospitality Hub Open	12:00 noon-4:00 p.m.
Preconference Programs	8:00 a.m.-5:00 p.m.

Sunday, November 9

Registration Open	7:00 a.m.-5:00 p.m.
2026 Registration	7:00 a.m.-5:00 p.m.
App Help	7:00 a.m.-5:00 p.m.
Preconference Programs	8:00 a.m.-4:00 p.m.
Exhibit Hall Open*	12:00 noon-4:30 p.m.
Hospitality Hub Open	7:00 a.m.-4:00 p.m.
Opening Session*	4:30-6:00 p.m.
Welcome Reception in Exhibit Hall*	6:00-7:00 p.m.

Monday, November 10

Registration Open	6:30 a.m.-4:00 p.m.
2026 Registration	6:30 a.m.-4:00 p.m.
Monday Keynote Session	7:30-8:45 a.m.
Breakout Sessions 9:15-10:15 a.m. | 10:45-11:45 a.m. 1:15-2:15 p.m. | 2:45-3:45 p.m.	
Hospitality Hub Open	7:00 a.m.-4:00 p.m.
Breakout Sessions	7:30 a.m.-3:45 p.m.
Exhibit Hall Open	10:00 a.m.-3:00 p.m.
Lunch in Exhibit Hall	11:45 a.m.-1:15 p.m.
Public Sector Lunch Roundtables	11:45 a.m.-1:15 p.m.
Public Sector Reception	4:00-5:00 p.m.

Tuesday, November 11

Registration Open	6:30 a.m.-4:00 p.m.
2026 Registration	6:30 a.m.-4:00 p.m.
Tuesday Keynote Session	7:30-8:45 a.m.
Breakout Sessions 9:15-10:15 a.m. | 10:45-11:45 a.m. 1:15-2:15 p.m. | 2:45-3:45 p.m.	
Hospitality Hub Open	7:00 a.m.-4:00 p.m.
Breakout Sessions	7:30 a.m.-3:45 p.m.
Exhibit Hall Open	10:00 a.m.-3:00 p.m.
Lunch in Exhibit Hall	11:45 a.m.-1:15 p.m.
Administrators Lunch Roundtables	11:45 a.m.-1:15 p.m.

Wednesday, November 12

Registration Open	6:30-11:00 a.m.
2026 Registration	6:30-11:00 a.m.
Breakout Sessions 7:30-8:30 a.m. | 9:00-10:00 a.m.	
Hospitality Hub Open	7:00-10:00 a.m.
Breakout Sessions	7:30-10:00 a.m.
Finale Session*	10:30-11:30 a.m.

**Guests are welcome to attend.*

Note: Exhibit hall is open to guests on Sunday only.

All times are subject to change.

All breakout sessions are 60 minutes in length and have 30-minute breaks in between.

Conference Snapshot

The Annual Employee Benefits Conference is an event like no other. Whether you're a first-time attendee or have been participating for years, be sure to get the most out of your time at the conference.

130+
SESSIONS TO CHOOSE FROM

10
TOPIC-FOCUSED TRACKS

11
COMPLETED SESSIONS EARNS YOUR CERTIFICATE OF ATTENDANCE

SESSION SELECTION DUE
AUGUST 25, 2025
Create your schedule to be entered to win.

CHECK IN AT THE KIOSK TO RECEIVE YOUR BADGE.

Ensure your badge is scanned after each session to receive your certificate of attendance.

FILL OUT AND TURN IN CONTINUING EDUCATION FORMS TO RECEIVE CONTINUING EDUCATION CREDIT.

Check in at the Continuing Education desk to receive your forms.

DOWNLOAD THE CONFERENCE APP

200+
EXHIBITORS

Register for next year on site.

Bring your registration and full payment to the 2026 Registration Counter located in the Main Lobby. See the conference schedule for hours.

Find the Sessions You Need

Content Levels

Sessions are developed for participants at a variety of experience levels and are identified as all, basic or advanced.

All

These sessions are applicable to trustees, administrators and fiduciaries at all levels of experience.

Basic

Basic sessions are intended for trustees and administrators just starting in the role or who have never attended an International Foundation conference.

Advanced

Advanced sessions are for experienced trustees, administrators, consultants, managers and those involved in the overall management of benefit trust funds.

Session Recommendations for New Trustees and Public Plans

As you page through this agenda, look for the symbols below. They represent sessions that are the best fit for you.

NT **Recommended for New Trustees**

P **Recommended for Public Plans**

Tracks

Sessions are divided into tracks to help you find the sessions that fit your needs. Tracks are color coded in the schedule, and a breakdown of the sessions in each track can be found on pages 16-36.

- **Administration**
- **Fiduciary Responsibility**
- **General Topics**
- **Health and Welfare**
- **Investments**
- **Pension and Retirement**
- **Public Plans**
- **Apprenticeship, Training and Education**
- **Fund Professionals—Accountants**
- **Fund Advisors—Attorneys**

Sunday Opening Session

Overcoming Adversity

Sunday, November 9, 2025 | 4:30-6:00 p.m. HST

World-renowned chef and entrepreneur Andrew Zimmern shares his deeply personal journey with addiction and sobriety and how he found his calling to tell stories through food and travel adventures. Balancing personal and professional moments of adversity, Zimmern offers an inspiring story of hope, perseverance and how to become a better leader through resilience. From navigating uncertainty to "co-regulating before operationalizing" to learning how to "act your way into right thinking," Zimmern's message is a blend of personal experience and his own prescription for resiliency and success.

SUNDAY KEYNOTE SPEAKER

Andrew Zimmern

TV Personality, Chef and Author

Join us before the session to kick off the 71st Annual Employee Benefits Conference with a bang! Entertainment details coming soon.

Keynote Speakers

Erica Dhawan
Collaboration Expert
Author and Entrepreneur

KEYNOTE SESSION

Get Big Things Done: The Power of Connectional Intelligence

Monday, November 10, 2025 | 7:30-8:45 a.m. HST

This dynamic, engaging, high-energy, fast-paced session will help participants understand the practice of using Connectional Intelligence as the key to purposeful collaboration, resilience and business success. Attendees will shift the notion of collaboration from more meetings and emails to productive engagement that improves speed and quality of service, increases subject matter expertise and specialist sharing across silos, reduces cross-team dysfunction and delay, and eliminates duplicative work. Attendees will learn new insights and tools to accelerate the connected power of teams, become more agile and innovative, and drive breakthrough ideas and outcomes.

Marci Rossell
Economic Forecaster,
Former CNBC Chief Economist
and Co-Host of Squawk Box

KEYNOTE SESSION

Economic Update

Tuesday, November 11, 2025 | 7:30-8:45 a.m. HST

Marci Rossell is a world-renowned economist and financial expert who electrifies audiences nationwide, speaking candidly on the nexus of economics, politics, culture and the media. She honed her animated style serving as the popular, lively chief economist for CNBC, where she became a household name and a must-watch source of financial news. The former co-host of the well-known "pre-market" morning news and talk show Squawk Box, Rossell is revered for taking complex economic issues, often dull in the button-down business press, and making them relevant to people's lives, families and careers.

Lonnie Mayne
Founder, CEO and Author
Red Shoes Living, Inc.

FINALE SESSION

Red Shoes Living, Igniting Human Potential

Wednesday, November 12, 2025 | 10:30-11:30 a.m. HST

Red Shoes Living—standing out for embracing the positive at work and in your life—is the most relevant and life-changing business message for our time. As an internationally recognized speaker, Lonnie Mayne shares the simple framework of Red Shoes Living with audiences around the world. The foundation of his success is the Red Shoes Living concept that centers on getting the best version out of employees by focusing on five key Red Shoes pillars. These pillars encourage employees to stand out in the work they do and in the life they live. Whether it's business or personal, Red Shoes Living is a way of life. In a world that is increasingly noisy and negative, the Red Shoes philosophy has become a symbol for making a positive impact in the world of business.

Recommended Preconferences

Arrive early and extend your learning by attending a preconference.

TAFT-HARTLEY TRUSTEES

Ahead of the conference, enhance your understanding of your fiduciary role regardless of your experience level.

RECOMMENDED PRECONFERENCES:

- New Trustees Institute—Level I: Core Concepts (for newer trustees)
- Trustees Institute—Level II: Concepts in Practice (3+ years of experience) **SOLD OUT**
- Trustees Masters Program (TMP) (5+ years of experience)
- TMP Advanced Leadership Summit (must be a TMP graduate)

PUBLIC SECTOR TRUSTEES

Learn how to accommodate the nuances associated with public sector pension and health and welfare funds.

RECOMMENDED PRECONFERENCES:

- Trustees Masters Program (TMP) (5+ years of experience)
- TMP Advanced Leadership Summit (must be a TMP graduate)

EVERYONE

Examine topics that will enhance both your personal and professional life.

RECOMMENDED WORKSHOPS:

- Health, Wealth and Happiness—Planning Your Path to a Successful Retirement (two-day program)
- Cybersecurity and Social Engineering Fraud
- Mental Health First Aid® at Work **SOLD OUT**
- Navigating Challenging Conversations: Breakthrough Conflict™ **SOLD OUT**
- Persuasion and Influence
- Trustee and Administrator Succession Planning Workshop
- Understanding and Engaging Today's Workforce
- Working With Your Pharmacy Benefit Manager

Preconference Options

Arrive early and extend your learning by attending a preconference.

2½-Day Program

New Trustees Institute—Level I: Core Concepts STARTS FRIDAY!

For Newer Trustees

Friday, November 7 | 8:00 a.m.-5:00 p.m. HST
Saturday, November 8 | 8:00 a.m.-4:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-12:00 noon HST

REGISTRATION CODE: 25N8

Designed for Taft-Hartley trustees who have served for less than two years or who have not previously attended an International Foundation educational program. The New Trustees Institute is ideal for collective bargaining and other personnel who work with trustees and would like a better understanding of their role and responsibilities. Learn from the Institute's highly rated faculty.

Two-Day Program

Trustees Institute—Level II: Concepts in Practice SOLD OUT

For Trustees With 3+ Years of Experience

Saturday, November 8 | 8:00 a.m.-5:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-4:00 p.m. HST

REGISTRATION CODE: 25N9

This program explores how the concepts introduced in Level I apply to trust fund management, digging deeper into each area so trustees gain more confidence in their knowledge. Those completing Level II will have a greater understanding of their fiduciary responsibilities and a firmer overall grasp of trust fund management. Prior attendance at New Trustees Institute—Level I: Core Concepts is strongly encouraged.

Call (888) 334-3327, option 2, to be waitlisted.

Two-Day Program

Trustees Masters Program (TMP)

For Trustees With 5+ Years of Experience

Saturday, November 8 | 8:00 a.m.-4:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-4:00 p.m. HST

REGISTRATION CODE: 25D2

The Trustees Masters Program (TMP) is for serious-minded trustees who want to think and act more boldly, systematically and proactively. The curriculum builds on trustees' existing knowledge base and experience through peer exchange and group exercises over an intense two days.

The program is divided into two tiers to help further facilitate your ongoing education and recognition. Tier one (Saturday and Sunday classes) is required for course completion and to receive a Certificate of Achievement. Those who also attend tier two (candidate classes) will receive their TMP pin.

The required TMP candidate classes are:

Understanding the Fiduciary Duty of Appointing a Multiemployer Trustee
Monday, November 10 | 1:15-2:15 p.m. HST
Wednesday, November 12 | 9:00-10:00 a.m. HST

Wearing the Right Hat at the Right Time—The Two-Hat Dilemma
Monday, November 10 | 2:45-3:45 p.m. HST
Tuesday, November 11 | 10:45-11:45 a.m. HST

If you have already completed this program, consider attending the TMP Advanced Leadership Summit on Sunday, November 9.

Preconference Options

One-Day Program

TMP Advanced Leadership Summit

For TMP Graduates Only

Sunday Only, November 9 | 8:00 a.m.-3:30 p.m. HST

REGISTRATION CODE: 25D3

The TMP Advanced Leadership Summit is an exclusive program for trustees who have earned the TMP Certificate of Attendance and commemorative pin. The Summit offers an opportunity to further examine relevant topics critical to a fund's overall strategy. The topic focus of the TMP Advanced Leadership Summit changes each year to reflect the most essential issues facing trustees today. Attendance at the Summit will count for two sessions toward the main conference certificate of attendance.

Note: Registration is limited; register early.

FINANCIAL PLANNING WORKSHOP

Two-Day Workshop

Health, Wealth and Happiness—Planning Your Path to a Successful Retirement

Saturday, November 8 and Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: Attendee only PC53
Attendee plus spouse/guest PC55

Securing a healthy and successful retirement requires a holistic approach that goes beyond just having enough money. This workshop will explore tools and resources to design the "life" side of your next chapter and to boost and protect your retirement income. Attendees of all ages are encouraged to attend.

Spouses/guests may also attend this workshop at a reduced price!
Use the attendee plus guest option when registering.

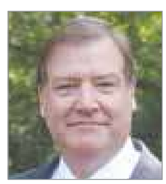
Simon Chan, M.B.A., CFP, CPRC
Founder and Chief Executive Officer
Adapt with Intent, Inc
Kitchener, Ontario

Rick Garnitz
President (Retired)
LifeSpan Services, Inc.
Decatur, GA

Bruce D. Schobel, CEBS, CLU, FSA, MAAA
Consulting Actuary
Winter Garden, FL

Rebecca G. Cummings
Principal Attorney and Founder
Legacy Studio Estate Law
Brookhaven, GA

Kyra Jones, Ph.D.
Chief Design Officer
Adapt with Intent, Inc.
Kitchener, Ontario



Kevin S. Seibert, CEBS, CFP, CRC
Managing Director
International Foundation for Retirement Education (InFRE)
Barrington, IL

One-Day Workshops— Attend One or Both Days!

Workshops are $540 per day through September 29, 2025 and $690 per day after September 30.

Attorneys Only—Ethics and Diversity in Employee Benefits

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC02

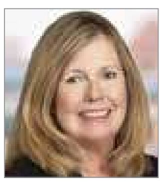
Join us for four hours of continuing legal education credits in Ethics of Diversity, Inclusion and Elimination of Bias training for benefit attorneys. This critical education will cover representation matters, contracts and relationships, disclosures and DEI litigation. Be sure to include your CLE request on the registration form with your state and BAR license number.

Jennifer S. Abrams, Esq.
Partner
Susanin, Widman & Brennan, PC
Berwyn, PA

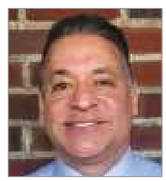
Deva A. Kyle
Of Counsel
Cohen, Weiss and Simon LLP
New York, NY

Shaamini A. Babu
President
Saltzman & Johnson Law Corporation
Concord, CA

Marcelle J. Henry, Esq., LL.M.
Partner and Chairperson of ERISA Group
Pitta LLP
New York, NY



Allison A. Madan
Of Counsel
Slevin & Hart PC
Washington, DC



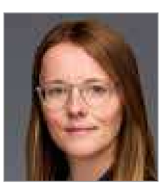
Simon J. Torres
Of Counsel
Littler
Washington, DC

Cybersecurity and Social Engineering Fraud

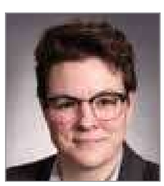
Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC01

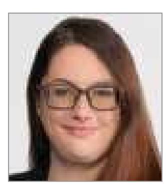
Fraud can happen at any time, in any place. You are responsible for having the tools necessary to prevent cyberattacks, data breaches and claims fraud. Join this one-day preconference to learn how to spot social engineering fraud, learn about tools and tests to be implemented to avoid fraud, review and implement the right insurance coverage, and more!



Kate H. Campbell, CIPP/E, CIPP/US, CIPM
Special Counsel
Neal, Gerber & Eisenberg LLP
Chicago, IL



Shannon McIntosh
Cybersecurity Consultant
Wipfli
Eau Claire, WI



Sarah Sargent
Associate
Godfrey & Kahn, S.C.
Milwaukee, WI

One-Day Workshops—Attend One or Both Days!

Mental Health First Aid at Work SOLD OUT

Saturday, November 8 or Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

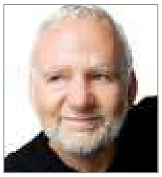
REGISTRATION CODE FOR FIRST SESSION: PC03
REGISTRATION CODE FOR SECOND SESSION: PC04

Mental Health First Aid (MHFA) at Work is a high-impact, skills-based training program that teaches workers how to offer help to a person who may be developing or is suffering from a mental health concern or crisis. Attendees will be introduced to the unique challenges and needs of the individual who may experience the symptoms of mental illness.

- Identify the impact of mental health challenges and recovery on the well-being of adults in the workplace.
- Explain and practice the five-step MHFA action plan (ALGEE).
- Discuss appropriate methods of self-care for individuals in the workplace.

Note: Register early—Seating is limited to 30 attendees per day.

Navigating Challenging Conversations: Breakthrough Conflict™ SOLD OUT



Peter A. Glaser, Ph.D.
President
Glaser & Associates, Inc.
Eugene, OR

Susan R. Glaser, Ph.D.
Director of Research
Glaser & Associates, Inc.
Eugene, OR

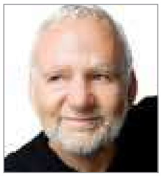
Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC05

Even with the best of intentions, many of us communicate automatically, often making blunders that take a toll on our professional and personal lives. This program introduces attendees concrete, tangible skills to:

- TEACH people how their behavior is a problem without making them feel defensive
- RAISE difficult issues that simultaneously solve problems and strengthen relationships
- TRANSFORM the organization's culture from avoidance to positive engagement
- CREATE trust through conflict.

Persuasion and Influence



Peter A. Glaser, Ph.D.
President
Glaser & Associates, Inc.
Eugene, OR

Susan R. Glaser, Ph.D.
Director of Research
Glaser & Associates, Inc.
Eugene, OR

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC06

Organizational leaders recognize the imperative of being convincing advocates for issues of critical importance, able to present their vision persuasively in order to have their ideas and recommendations implemented and supported. This program reveals concrete and lasting skills to:

- DISCOVER ways to be a dynamic speaker
- INFLUENCE people by using all three modes of persuasion
- DISCOVER the science of persuasion
- HARNESS the power of storytelling.

One-Day Workshops—Attend One or Both Days!

Trustee and Administrator Succession Planning Workshop

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

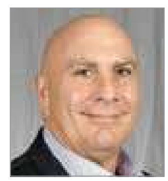
REGISTRATION CODE: PC09

Building and maintaining a positive board culture takes intention and effort. In this workshop, you will learn a step-by-step approach to succession planning, including how to find new trustees and plan for administrator changes. You will learn:

- How to address bias and culture on existing boards
- How to onboard new trustees and administrators.

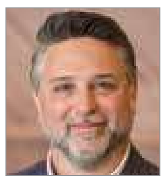
Lindsay M. Goodman
Associate
Morgan Lewis
Chicago, IL

Rachel Mora
Regional Director
BeneSys, Inc.
Las Vegas, NV



Richard A. Williamson
President
Bricklayers & Allied Craftworkers Local 3 NY
Rochester, NY

Earl Mathurin, M.S.
Funds Administrator
Local 338 RWDSU/UFCW
Mineola, NY



Jason Walden
Executive Director
National Electrical Contractors Association (NECA) North Central Ohio Chapter
Valley View, OH

Understanding and Engaging Today’s Workforce

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC08

We are clearly dealing with a different world as it relates to work—our own work and the work of others who we rely on. This workshop will examine the changing workforce and help you understand how to evaluate and implement positive change in your own work environment. Topics include:

- Demographics of today’s workforce
- Creating positive culture in the office and on the jobsite

Lauri A. Rollings
CEO
Lauri Rollings and Associates, LLC
Milwaukee, WI

Working With Your Pharmacy Benefit Manager

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC07

This is an opportunity to gain insights into how pharmacy benefit managers work. Learn about core fundamentals in contracting and key considerations in balancing cost and access for your members.

- Understand the importance and impact of pharmacy networks and emerging “cost plus” trends
- Investigate pricing mechanisms and tradeoffs between affordability and access

Michael S. Jacobs
National Pharmacy Practice Leader
Foster & Foster Consulting Actuaries, Inc.
Naperville, IL

Jimmy Holton
Health Consultant
Foster & Foster Consulting Actuaries, Inc.
Naperville, IL

Administration

A01 Talent Wars: Where Do We Find Our Next Administrator?

1	Monday, November 10	9:15-10:15 a.m.
2	Tuesday, November 11	2:45-3:45 p.m.

- Recruiting and onboarding
- Growing talent—Retention efforts
  —Career and professional development
  —Compensation and benefits
- Managing attrition

A02 Work-Life Balance—Keeping Grounded in Times of Uncertainty

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1	Monday, November 10	10:45-11:45 a.m.
2	Tuesday, November 11	1:15-2:15 p.m.

- Setting boundaries
- Prioritizing tasks and delegating
- Time management
- Utilizing flexible work options
- Managing stress and self-care practices

A03 Policies and Plan Documents

1	Tuesday, November 11	9:15-10:15 a.m.
2	Wednesday, November 12	9:00-10:00 a.m.

Attend this session for a quick review of the many policies and documents to consider for plan administration, such as:

- Education policies
- Delinquent and collection policies
- AI policies (staff, trustees, etc.)
- Fiduciary, cyber, business and other insurance policies
- Trustee expense and reimbursement policies
- Plan document, summary plan description, SMM, SBC.

A04 Charting the Course: Key Decision Points and the Path to Merging Multiemployer Plans

Monday, November 10 **1:15-2:15 p.m.**

- Assessing financial and operational impacts
- Addressing legal and regulatory considerations
- Insight into the step-by-step process
- Challenges to anticipate
- Best practices for a smooth transition

A05 Merging Benefit Plans—Administrators' Perspectives

Monday, November 10 **2:45-3:45 p.m.**

- Facilitation roles
- Preparation
- Professionals' involvement
- Timeline
- Communications
- Policies and plan documents

A06 Administrator-Only Roundtables: Building Community

Wednesday, November 12 **7:30-8:30 a.m.**

This session is for administrators to have open discussions on hot topics and trends in benefits administration. These will include best practices, solutions and innovations, roadblocks and solutions as discussed by each table. Please arrive early to secure your spot in the session.

Hundreds of administrators attend ever year!
Connect with others by attending this new networking opportunity.

Administrators Lunch Roundtables
Tuesday, November 11
11:45 a.m.-1:15 p.m. HST

Program Content All Basic Advanced

NT Recommended for New Trustees
P Recommended for Public Plans

Fiduciary Responsibility

FIDUCIARY RESPONSIBILITY

F01 Fiduciary Responsibility Basics

Basic · NT

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- Understanding your obligations regarding:
  —Financial oversight and benefit payments
  —Collections of contributions and withdrawal liability
  —Securing data and privacy
- Trust fund business vs. union business
- Familiarity with fund policies and procedures
- Duties/activities that can be delegated

F02 Best Practices in Trustee Processes and Oversight

All · P · NT

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **1:15-2:15 p.m.**

- Evolving fiduciary responsibilities
- Disclosures, conflicts of interest and parties in interest
- Areas vulnerable to breaches in fiduciary responsibility
- Oversight of professionals, investments and fees

F03 Understanding the Fiduciary Duty of Appointing a Multiemployer Trustee

All · NT

1 **Monday, November 10** **1:15-2:15 p.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- How are trustees appointed, and who has the authority to appoint?
- Understanding your fiduciary responsibility and duty to monitor as a trustee
- Strategies for recruiting trustees
- Institutional knowledge and continuity
- Succession planning
- Professional trustees

F04 Wearing the Right Hat at the Right Time— The Two-Hat Dilemma

Basic · NT

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

This session will examine real-life scenarios that demonstrate the fine line between outside interests and the interests of the participants.

- Difficult and uncomfortable decisions
- Understanding your co-fiduciary responsibility
- Tools and processes for effective decision making
- Appropriate documentation and due diligence

F05 Trustee Expenses

All · NT

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- Plan-related expenses vs. other expenses
- Areas of potential concern
- Documentation and policies
- How good people can make poor choices
- Training your new trustees
- Areas drawing DOL attention

F06 Best Practices in Selecting Fund Professionals

All · P · NT

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- Performance metrics and standards (including performance penalties)
- Fees and reporting, including §408(b)2(B)
- RFPs and RFIs
- Vendor cybersecurity best practices and questionnaire responses
- Reviewing service provider succession plans
- Understanding the trustee's fiduciary responsibility of selecting the fund professionals

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Fiduciary Responsibility

F07 Important Tools for Monitoring Compliance

NT

1 Tuesday, November 11 10:45-11:45 a.m.
2 Wednesday, November 12 9:00-10:00 a.m.

- Big data and data analytics
- What your vendors bring to the table
- Audits—Dependents, death, cyber and compliance
- Policies and procedures
- Contract language

F08 Understanding and Monitoring Your Financial Statements

P NT

1 Monday, November 10 9:15-10:15 a.m.
2 Tuesday, November 11 1:15-2:15 p.m.

- How to read the plan's financial statements and tax returns
- Ratios and reserves
- Creating and following a budget for the plan/trust
- Internal financial statements vs. external statements

F09 Insurance for Plans and Trustees

NT

1 Monday, November 10 10:45-11:45 a.m.
2 Wednesday, November 12 9:00-10:00 a.m.

- Overview of fiduciary liability and other insurance, including cyber
- Do you have enough coverage?
- Understanding the timing for claims
- Benefit overpayment protection
- What other benefits does your policy offer?

F10 Cybersecurity—It's Okay to Spend Money to Protect Member Data

P NT

1 Monday, November 10 1:15-2:15 p.m.
2 Tuesday, November 11 2:45-3:45 p.m.

- Funds need independent review of:
  —Email policies and usage (staff, trustees, employers)
  —Security (hardware, software, etc.)
  —Connections to other data sources (e.g., recordkeepers)
- How to review vendors for security audits and services
- No fund is too small for security improvements

F11 Vetting the Value of a "Professional" Trustee

Monday, November 10 2:45-3:45 p.m.

This session is designed to provide trustees with information on why some funds may use a "professional" trustee to fill vacancies.

- What are "professional" trustees and "independent" fiduciaries?
- Identify reasons a fund seeks a "professional" trustee
- What does the appointing entity hope to accomplish?
- Other concerns and considerations

F12 Fiduciary Responsibilities in a Defined Contribution Plan

NT

1 Monday, November 10 2:45-3:45 p.m.
2 Tuesday, November 11 2:45-3:45 p.m.

- Timely transfer of worker contributions (wage deferrals) and employer contributions to the recordkeeper
- Choosing and monitoring investment options
- Understanding the various share classes and fees
- Participant loans and hardships

Program Content All Basic Advanced

NT Recommended for New Trustees
P Recommended for Public Plans

General

G01 U.S. Legislative Update

Tuesday, November 11 **9:15-10:15 a.m.**

This session provides an informative and comprehensive analysis of recent, pending or upcoming legislation activities that will continue to shape your plan decisions.

G02 The Impact of Changing Workforce Demographics on Benefits

1 Monday, November 10 **9:15-10:15 a.m.**
2 Tuesday, November 11 **10:45-11:45 a.m.**

- Impact of demographic trends: Worker tenure, birth rates, mortality tables and more
- Impact on defined benefit pension funding and cash flows
- Postretirement employment considerations
- Recruiting and retaining the next generation

G03 Suspension of Benefits—Part I: Retirement Plan Rules and Workforce Needs

1 Monday, November 10 **10:45-11:45 a.m.**
2 Tuesday, November 11 **1:15-2:15 p.m.**

Employers are facing workforce challenges and need seasoned employees to remain in or return to covered employment, even on a part-time basis. But participants need to collect their pension benefits, which often violates the plans' suspension of benefits rules.

- Can the pension plan's suspension of benefits rules help solve this problem?
- Regulatory options
- Industry and other considerations

G04 Suspension of Benefits—Part II: Health Plan Rules and Workforce Needs

1 Monday, November 10 **1:15-2:15 p.m.**
2 Tuesday, November 11 **2:45-3:45 p.m.**

Employers are facing workforce challenges and need seasoned employees to remain in or return to covered employment, even on a part-time basis. Although related, the practical and legal considerations for health and welfare plans when retirees transition between active and retiree status are in many respects different from those of retirement plans and require independent consideration by plan fiduciaries.

- Alignment with the pension plan's suspension rules
- The impact of Medicare Secondary Payer rules
- What happens to the contributions for working retirees?
- Interaction with Medicare Advantage Plans and claims risk
- Administrative considerations as participants move between active and retiree status

G05 Benefit Plan Audits

1 Monday, November 11 **1:15-2:15 p.m.**
2 Tuesday, November 12 **1:15-2:15 p.m.**

Review the types of audits and key areas involved in benefit plan auditing, including:

- Auditing standards and SOC-1
- Remittance reporting
- DOL, IRS, payroll and internal audits
- Specialty audits

FEATURED SESSION

G06 The Impact of Artificial Intelligence on Benefits

1 Monday, November 10 **9:15-10:15 a.m.**
2 Tuesday, November 11 **1:15-2:15 p.m.**

This session aims to address the opportunities and challenges that artificial intelligence may bring to benefit fund administration, including how it is currently utilized and its potential impact on the workforce.

Program Content All Basic Advanced

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General

G07 Who Are Your Benefit Plan Professionals?

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

- Current roles—Who are the players, and what do they do?
- Setting expectations
- Identifying and implementing performance measures
- Request for proposal (RFP) and request for information (RFI) considerations

G08 Communicating With Plan Participants—Case Study Examples of Success

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Tuesday, November 11** **1:15-2:15 p.m.**

- Tailoring messaging to specific generations
- Bridging language barriers
- Driving utilization of existing offerings
- Being creative while fulfilling legal obligations
- Case study examples

G09 Cybersecurity Benefits Update

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- The importance of investing in cybersecurity
- Utilizing DOL and HHS guidance
- Best practices—What are your first steps after a breach?

G10 Participant-Level Financial Education Initiatives—Keys to Success

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- Strategies for improving benefits literacy
- Meeting the needs of a diverse workforce
- Utilizing significant life events
- The importance of multichannel communication
- AI usage to modernize communications
- Postretirement budgeting

G11 You've Been Summoned—Best Practices in Litigation, Depositions and Trial Testimony

Monday, November 10 **1:15-2:15 p.m.**

Plan trustees, plan professionals, administrators and staff are often involved in plan litigation with little to no experience in these legal settings. How can you best prepare for these situations?

G12 Effective Board Meeting Strategies

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- What does an effective meeting look like?
- Pros and cons of virtual vs. in-person meetings
- *Robert's Rules of Order*
- What technology solutions can help with board meeting effectiveness?
- How do you deal with difficult and disputed decisions?

FEATURED SESSION

G13 Advancements in Worker Well-Being

Tuesday, November 11 **9:15-10:15 a.m.**

- How funds can enhance their workplace culture
- Identifying the seven benchmarks inherent in a results-oriented well-being program
- Mental health initiatives
- Inclusion considerations
- Financial wellness

G14 Improving Workplace Awareness

1 **Tuesday, November 11** **10:45-11:45 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- Preventing workplace violence
- First aid, CPR, AED, naloxone/Narcan, mental health first aid and more
- Importance of active shooter training
- Crisis intervention strategies

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General

G15

P

Fund Office Issues—Small Staff, Large Obstacles

1 Monday, November 10 2:45-3:45 p.m.
2 Wednesday, November 12 9:00-10:00 a.m.

- Finding efficiencies with limited resources
- Navigating insourcing and outsourcing decisions
- Best practices in payroll, regulatory compliance, information technology and more

G16

Beyond the Payroll Audit—Impact on Financial Statements

1 Tuesday, November 11 10:45-11:45 a.m.
2 Wednesday, November 12 9:00-10:00 a.m.

Explore payroll auditing's impact on financial statements and the importance of all the players.

- Understanding the fund office's perspective
- Understanding audit perspective
- Evaluating the quality of the payroll auditor and audit process
- Examples of sufficient documentation
- Workpaper and report examples

G17

P

Mastering Project Management: Essential Skills for Success

Tuesday, November 11 10:45-11:45 a.m.

This session is designed to explore the core project management principles, including:

- Project scope
- Timeline
- Resources
- Communication
- Deliverables
- Differentiation between job management and project management.

G18

P

Updates in Benefits Litigation

Monday, November 10 9:15-10:15 a.m.

Attend this session to learn about updates in litigation and fiduciary responsibility for employee benefit plans. The speaker will cover a range of new and/or updated cases within the federal court system.

G19

P

Better Communication Makes for a Better Audit

1 Tuesday, November 11 9:15-10:15 a.m.
2 Wednesday, November 12 7:30-8:30 a.m.

Communication is key, and this session will highlight the best practices for:

- Communication between the auditor and fund office
- Why timing and completeness are important for auditor requests
- Maintaining an open dialogue
- Developing a timeline.

G20

P NT

Fiduciary Education, International Foundation Member Benefits and Getting Involved

Tuesday, November 11 10:45-11:45 a.m.

Join this session to learn more about the importance of fiduciary education for trustees and administrators of employee benefit plans and how International Foundation programs and resources can support your educational path.

- Fiduciary education: Who needs it and why?
- Educational paths
- International Foundation member benefits

G21

P NT

You Attended the U.S. Annual Conference—Now What?

Wednesday, November 12 9:00-10:00 a.m.

- Communicating key takeaways and actions at your next meeting
- Tips for implementing new initiatives
- Making the case for ongoing education

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Health and Welfare

H01 Health Care Track Kickoff

Monday, November 10 — 9:15-10:15 a.m.

Learn about the sessions in the health care track of the U.S. Annual Conference. Identify the cost drivers that are most impacting your plan and use this knowledge to decide which sessions of the conference to attend.

H02 Health Care Legal and Legislative Update

1 Monday, November 10 — 10:45-11:45 a.m.
2 Tuesday, November 11 — 1:15-2:15 p.m.

Attend this session to learn about updates in the legislative and regulatory environment for health and welfare plans.

H03 Navigating Mental Health Parity Requirements

1 Monday, November 10 — 9:15-10:15 a.m.
2 Tuesday, November 11 — 2:45-3:45 p.m.

- Mental Health Parity and Addiction Equity Act (MHPAEA) overview
- Recent audit trends
- Self-compliance efforts

H04 Prescription Drug Pipeline Update

1 Monday, November 10 — 10:45-11:45 a.m.
2 Tuesday, November 11 — 2:45-3:45 p.m.

- What's coming down the pipeline?
- Specialty drug update
- Biosimilars, formularies, utilization management and other cost-containment strategies
- Gene therapy/genetic testing update
- The role of advocacy groups
- Legal and legislative implications

H05 GLP-1 Drugs—Part I: Where Are We Now?

1 Monday, November 10 — 1:15-2:15 p.m.
2 Tuesday, November 11 — 1:15-2:15 p.m.

- Industry update
- Current state of coverage for diabetes and weight-loss care
- The role of prescription drug therapies as a part of a total health approach
- Utilization management
- Case study examples

H06 GLP-1 Drugs—Part II: Coverage and What the Data Is Telling Us

1 Monday, November 10 — 2:45-3:45 p.m.
2 Tuesday, November 11 — 2:45-3:45 p.m.

This panel discussion will provide an overview of:

- GLP-1-related survey data at the plan and industry level
- Compiling insights on cost
- Coverage for diabetes and weight loss
- Cost-control mechanisms
- What key insights can be gleaned to help guide plan actions.

H07 Pharmacy Benefit Managers 101—A Guide for New Trustees

Monday, November 10 — 1:15-2:15 p.m.

- What is a pharmacy benefit manager?
- What do they do?
- PBM market update
- Potential legislative and/or regulatory updates
- Maintaining a productive relationship

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Health and Welfare

H08 Navigating Your Pharmacy Benefit Manager Contract Language

P NT

1 **Monday, November 10** 2:45-3:45 p.m.
2 **Wednesday, November 12** 9:00-10:00 a.m.

- Dissecting the contract elements
- Ensuring proper transparency
- Fulfilling your fiduciary obligations
- Fiduciary liability cases
- Future-proofing for legislation

H09 Utilizing a Peer Support Model—Best Practices

P

1 **Monday, November 10** 9:15-10:15 a.m.
2 **Tuesday, November 11** 10:45-11:45 a.m.

- What is a peer support model?
- Overview of roles and models
- Cost, benefits and the value proposition for mental health and addiction resources
- Case study examples

H10 Mental Health Provider Update

P

1 **Monday, November 10** 10:45-11:45 a.m.
2 **Tuesday, November 11** 1:15-2:15 p.m.

- Provider landscape overview
- Best practices in evaluating providers
- Utilizing free and low-cost services
- Avoiding common coverage pitfalls

H11 New Horizons in Mental Health Treatment—Psychedelics

P

1 **Monday, November 10** 1:15-2:15 p.m.
2 **Tuesday, November 11** 2:45-3:45 p.m.

- High-level industry check-in
- Coverage, funding, legal considerations
- Defining the market: Ketamine, LSD, MDMA, psilocybin and more
- Common pitfalls and best practices

H12 Health Hacks—Best Practices in Participant Health Literacy

P NT

1 **Monday, November 10** 1:15-2:15 p.m.
2 **Tuesday, November 11** 1:15-2:15 p.m.

- CDC's definitions and emphasis
- Communicating the "language of health care" to plan participants
- Initiatives for leadership, staff and plan participants
- Utilizing multiple communication channels
- Case study examples

H13 Health Plans 101—Terminology for New Trustees

P NT

Tuesday, November 11 9:15-10:15 a.m.

- Identifying plan structures
- Identifying plan professionals
- Abbreviations, acronyms, slang and more
- Components of written policy language
- HIPAA issues

H14 Practical Uses for Artificial Intelligence in Health Plans

1 **Tuesday, November 11** 9:15-10:15 a.m.
2 **Wednesday, November 12** 7:30-8:30 a.m.

- Current and future capabilities
- Impact on the member experience
- Review of the Department of Health & Human Services (HHS) artificial intelligence (AI) strategic plan

H15 Health Plan Cybersecurity Update

P

1 **Monday, November 10** 2:45-3:45 p.m.
2 **Wednesday, November 12** 7:30-8:30 a.m.

- New trends to be aware of
- Identifying common threats
- Steps for prevention
- Post-breach action steps

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Health and Welfare

H16 Telehealth Engagement in a Postpandemic World

1 **Tuesday, November 11** **10:45-11:45 a.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- Industry update—Where are we now?
- Potential benefits and pitfalls: Cost, access, satisfaction and more
- Best practices for continual engagement
- Understand what is being covered by providers

H17 Health Plan Mergers Overview

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- Administrative, implementation and compliance issues
- What is a "soft merger"?
- Governance issues
- What's working in this space?

H18 Retiree Health Coverage—Options for Your Participants

Tuesday, November 11 **9:15-10:15 a.m.**

- Setting the table—Current landscape
- Impact of the Inflation Reduction Act (IRA)
- Coverage for pre-Medicare retirees
- Trends for 2025 and beyond

H19 Cancer in the Workforce: Best Approaches to Care

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- Evaluating the workforce impact
- Reviewing overall trend data
- Best approaches for comprehensive care

H20 Addressing Chronic Conditions in Your Plan Population

1 **Tuesday, November 11** **10:45-11:45 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- Targeting your plan's most common conditions: Diabetes, hypertension, obesity, depression and more
- The impact of preventive care
- New strategies for success
- Case study examples

H21 Health Plan Reserve Policies—Finding the Right Balance

Monday, November 10 **1:15-2:15 p.m.**

- How many months are too many? Too few?
- Factors to consider: Size, funded status, population characteristics and more
- Impact of plan investment metrics
- Creating and maintaining an effective plan reserve policy

H22 Stop-Loss Coverage Considerations

Tuesday, November 11 **10:45-11:45 a.m.**

- Defining stop-loss coverage
- Selecting appropriate coverage levels
- How to utilize stop-loss effectively
- Understanding coverage lasers

H23 Ancillary Benefit Roundup

Monday, November 10 **10:45-11:45 a.m.**

- Dental, hearing, vision and chiropractic coverage
- Other benefits for consideration
- Aligning your offerings with changing plan demographics
- Case study examples

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Health and Welfare

H24 Ensuring Support for Women in the Workforce

Monday, November 10 **2:45-3:45 p.m.**

- Plan demographic overview
- Overcoming gender-based stigma in your funds
- Health offering considerations
  —Family-forming benefits
  —Menstrual health
  —Menopause-related benefits

H25 Planning for "What If?" Scenarios With Your Health Plan

Monday, November 10 **10:45-11:45 a.m.**

Health plans today are operating in a tumultuous legal and legislative environment and must be prepared to adapt to ongoing changes. To help prepare and protect your fund amid this uncertainty, this session will cover:

- Key policies and procedures that your fund should be adopting or refining
- Enhancing operational effectiveness and integrity
- Ensuring compliance with all applicable rules and regulations.

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Investments

INVESTMENTS

I01 Institutional Investing 101

Monday, November 10 9:15-10:15 a.m.

- Basics of stocks, bonds and interest rates
- Separate accounts, commingled funds and mutual funds
- Cyclical nature of investments
- Historical views of portfolio design
- Why market timing doesn't work

I02 Investments: A Fiduciary Primer

1 Monday, November 10 10:45-11:45 a.m.
2 Tuesday, November 11 10:45-11:45 a.m.

- DOL guidance for making investment decisions
- Consultant vs. manager roles
- Understanding your investment policy statements (IPS)
- When is a consultant or manager a fiduciary?
- Can I give up my fiduciary responsibility for investment decisions?

I03 Investing for Health and Welfare and Apprenticeship Plans

1 Monday, November 10 10:45-11:45 a.m.
2 Wednesday, November 12 9:00-10:00 a.m.

- Investing through the lens of a plan type
- Investment horizon
- Risk tolerance
- Reserves and cash flows

I04 Working With Your Investment Professionals

1 Monday, November 10 1:15-2:15 p.m.
2 Tuesday, November 11 1:15-2:15 p.m.

- Understanding investment consultants and managers and their roles
- Understanding fee arrangements and negotiations
- Ensuring that strategies align with your fund's goals
- Reading the reports from your consultant and fund managers
- Maximizing your advisory obligation while maintaining a strong relationship

I05 Stick to Your Plan: Let Your Investment Policy Statements Be Your Guide

1 Monday, November 10 2:45-3:45 p.m.
2 Tuesday, November 11 2:45-3:45 p.m.

- How to approach asset allocation
- How much detail should your investment policy statement (IPS) have?
- Why is keeping your investments within the IPS guidelines so important?
- How to reconcile actuarial assumptions with investment return projections

I06 Basics of Defined Contribution Plan Investments

1 Monday, November 10 1:15-2:15 p.m.
2 Tuesday, November 11 1:15-2:15 p.m.

- Participant vs. trustee directed
- What is a QDIA?
- Fees: Custody, recordkeeping and investment
- Trustee responsibilities and risks

I07 Total Plan and Investment Manager Benchmarking

1 Tuesday, November 11 9:15-10:15 a.m.
2 Wednesday, November 12 7:30-8:30 a.m.

- DOL audit perspective
- Proper benchmarking used by investment managers
- Total plan benchmarks
- Defined benefit plans
- Defined contribution plans
- Health and welfare

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Investments

I08 Private Markets—Part I: The Basics

1 Monday, November 10 1:15-2:15 p.m.
2 Tuesday, November 11 1:15-2:15 p.m.

- How do they fit into your portfolios?
- Different underlying types
- How to invest
- Secondary market
- Fee structures
- Reporting

I09 Private Markets—Part II: Current Market

1 Monday, November 10 2:45-3:45 p.m.
2 Tuesday, November 11 2:45-3:45 p.m.

- What's the market like today?
- How to use the secondary market
- Timing of commitments
- Return on capital
- Liquidity issues
- Co-investments

I10 Real Estate in Your Investment Portfolio

1 Tuesday, November 11 9:15-10:15 a.m.
2 Wednesday, November 12 7:30-8:30 a.m.

- State of the asset class
- What is the role in the portfolio?
- When do you reconsider real estate?
- Is REIT foretelling the future of real estate?
- Where are the opportunities?
- Sector funds are emerging

I11 Understanding Real Assets in Your Portfolio

Tuesday, November 11 10:45-11:45 a.m.

- How they benefit your portfolio
- Market volatility and liquidity issues
- Inflation perspective
- Review of real asset types
  —Private real estate
  —Real estate investment trusts (REITs)
  —Infrastructure
  —Timber and farmland
  —Mining

I12 Cryptocurrency: The Impact of Deregulation for Investments

Monday, November 10 9:15-10:15 a.m.

- Overview of cryptocurrency as an investment vehicle
- New developments
  —New administration deregulation
  —U.S. central bank digital currency
  —Exchange-traded funds (ETFs)
- How investment managers are investing in crypto
- Understanding your indirect exposure risk

I13 Asset Allocation for Today's Markets

1 Monday, November 10 1:15-2:15 p.m.
2 Tuesday, November 11 1:15-2:15 p.m.

- Reviewing interest rate trends
- Removing risk from your portfolio
- Active vs. passive
- Deregulation on investments

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Investments

I14 Interpreting Interest Rates

P NT

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- What drives interest rates?
- What the Fed news really means
- Understanding the charts

I15 Investment Consultant Panel

P

1 **Tuesday, November 11** **2:45-3:45 p.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

This facilitated panel discussion will offer an opportunity for investment consultants to discuss hot topics in the investment landscape.

I16 Custom Target-Date Funds

Tuesday, November 11 **9:15-10:15 a.m.**

- Why consider a custom approach?
  —Plan demographics
  —Glide paths
  —Different investment options
    ◊ Private markets
    ◊ Comingled investment trust funds
- Fee mitigation
- Legal risks

I17 How Artificial Intelligence Is Disrupting Markets and Reshaping the Investment Industry

P

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

- The impact of artificial intelligence (AI) on markets
- Where is AI being used in investments today?
- Investing in AI-driven companies and technologies

I18 Applying Asset Liability Matching Strategies to Your Investments

P

1 **Tuesday, November 11** **10:45-11:45 a.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- Understanding liability-aware investing
  —Special Financial Assistance (SFA) roots
  —Applying SFA strategies to any fund
- Asset liability matching investing strategies and negative cash flow strategies
- Implementation
  —Short- vs. long-term strategies
  —Public and private market investments

I19 The Future of Fixed Income

P

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- Interest rate environment
- Role of fixed income in a portfolio
- Exploring different avenues of fixed income
  —Investment grade
  —Treasury Inflation-Protected Securities (TIPS)
  —High-yield bonds
  —Core and core plus

I20 The Impact of Tariffs and Investment Restrictions on Your Portfolio

P

Monday, November 10 **1:15-2:15 p.m.**

- Understanding tariffs
- How asset classes and sectors are affected
- Risk management strategies and portfolio rebalancing considerations
- Resources that trustees can use to monitor changes

I21 Emerging Markets

P NT

Monday, November 10 **10:45-11:45 a.m.**

Why have emerging markets underperformed?

- Role of emerging markets in your portfolio
- New opportunities
- Role of politics and policies

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Pension and Retirement

P01 Legal and Legislative Update for Retirement Plans

1 **Monday, November 10** **1:15-2:15 p.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- New legislative and regulatory developments
- State initiatives that may affect the plan sponsor
- Defined contribution litigation

P02 Understanding Withdrawal Liability

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

- Overview of withdrawal liability
- Using separate assumptions for funding and withdrawal liability calculations
- Where and when does it apply? Are there exceptions?
- Approaches to manage withdrawal liability

P03 Advanced Withdrawal Liability Topics

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- Using separate assumptions for funding and withdrawal liability calculations
- Complete or partial withdrawal liability
- PBGC regulations—What's new?
- Legal and other issues

P04 Actuarial Basics for the Nonactuary

1 **Monday, November 10** **1:15-2:15 p.m.**
2 **Tuesday, November 11** **1:15-2:15 p.m.**

- Understanding the valuation report
- Key assumptions and how they impact valuation and costs
- How changes in benefits affect long-term costs
- Understanding zone status
- What are present values, and how are they calculated?

P05 Dueling Actuaries

1 **Monday, November 10** **2:45-3:45 p.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

In a series of short debates, learn about varying considerations and perspectives on the following:

- Moving the discount rate
- Discount rates for funding vs. withdrawal liability
- Funding methods
- Mortality rates
- Liability matching.

P06 Investment Consultant and Actuary Tango

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

- Which comes first: The actuarial assumption or the investment allocation?
- What are your plan risks?
- Measuring your risks—Current and future
- Implications for assumptions and investment allocation

P07 Department of Labor (DOL) Retirement Plan Audit Trends

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **9:00-10:00 a.m.**

Attend this session to learn about the Department of Labor's trends in retirement plan audits and investigations. Everything from current trends to future initiatives will be covered, as well as details on how to navigate an investigation successfully.

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Pension and Retirement

P08 Effectively Communicating Your Pension/Retirement Plans

P NT

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **2:45-3:45 p.m.**

- How do you talk about your plan to stakeholders?
- Building a model of education
  —Goals of the retirement plan
  —Planning for the future
  —Delivery methods
- Appropriate messages for participants, employers, trustees, administrators

P09 Defined Contribution Plan Risk—Options to Minimize and Mitigate

P NT

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

How to provide choice and manage risk, including:

- Annual expense review
- Target-date fund review
- Overall expenses compared to a peer universe.

P10 My Pension Plan Is Well-Funded—Now What? Part I: Understanding Pension Plan Risk

P

1 **Monday, November 10** **10:45-11:45 a.m.**
2 **Tuesday, November 11** **10:45-11:45 a.m.**

Congratulations—Your plan is well-funded. But don't get too comfortable. A solid funded ratio today doesn't guarantee long-term success.

- What does it mean to be "well-funded"?
- What are the key risk factors to consider?
- How do assumption choices influence risk profile and stability?
- What is the impact of plan maturity?

P11 My Pension Plan Is Well-Funded—Now What? Part II: Considering Your Options

1 **Monday, November 10** **1:15-2:15 p.m.**
2 **Tuesday, November 11** **1:15-2:15 p.m.**

Once you've assessed your plan's risk, it's time to consider the options. From investment strategies to benefit design to funding policies, a well-funded position opens the door to important—and sometimes difficult—decisions.

- Investment strategies tailored to plan maturity and cash flow needs
- Plan design features for long-term sustainability
- Considerations around benefit improvements
- The importance of stress testing and stochastic modeling

P12 Understanding Alternative Plan Designs

1 **Tuesday, November 11** **9:15-10:15 a.m.**
2 **Wednesday, November 12** **7:30-8:30 a.m.**

- New trends in plan design
- Risk and return
- Options that are attractive to employers and participants
- Pros and cons of variable benefit plans

P13 SECURE 2.0 Act Update—2025 and Beyond

1 **Monday, November 10** **9:15-10:15 a.m.**
2 **Tuesday, November 11** **1:15-2:15 p.m.**

- Catch-up contributions
- Increase in annual catch-up contribution limit
- Emergency savings and withdrawals
- Automatic enrollment
- Required minimum distributions
- Long-term and part-term employee eligibility
- Life income

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Pension and Retirement

P14 Defined Contribution Plan Forfeiture Issues

Tuesday, November 11 **10:45-11:45 a.m.**

- Understanding forfeiture rules
- Setting up your plan for compliance
- When can you reabsorb?
- What can funds be used for?
- Identifying areas of potential litigation

P15 Retirement Plan Merger Overview

1 Monday, November 10 **10:45-11:45 a.m.**
2 Tuesday, November 11 **1:15-2:15 p.m.**

- Administrative, implementation and compliance issues
- Defined benefit (DB) and defined contribution (DC) concerns
- Zone status issues
- Governance issues
- What's working in this space?

P16 Asset Liability Matching Investment to Manage the Risk of Unfunded Liabilities

1 Monday, November 10 **2:45-3:45 p.m.**
2 Tuesday, November 11 **1:15-2:15 p.m.**

- What is asset liability matching investment strategy?
- How does it work in different interest rate environments?
- How can it manage risk?
- What impact can it have on the plan's financial health?
- How do these strategies apply in negative cash-flow situations?
- When is the right time to implement asset liability matching?

P17 Entering the Green Zone and Staying There

1 Monday, November 10 **2:45-3:45 p.m.**
2 Wednesday, November 12 **9:00-10:00 a.m.**

- What happens to your rehabilitation plan?
- Effective management
- Communication and managing expectations
- Reconsidering actuarial assumptions

P18 Pension Scorecard

Monday, November 10 **9:15-10:15 a.m.**

- Measuring your plan against other plans using publicly available data
- Funded status
- Investment benchmarking
- Value of the benefits offered

P19 Things You're Dying to Know About Mortality

1 Monday, November 10 **1:15-2:15 p.m.**
2 Tuesday, November 11 **2:45-3:45 p.m.**

- Understanding demographic actuarial assumptions
  —Impact of longevity
  —Generations in the workforce
- How actuaries evaluate plan experience to develop new actuarial assumptions
- Trustees' role in how assumptions are determined for the plan

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Public Plans

PUBLIC PLANS

PE1 Public Sector Legislative and Regulatory Update

Monday, November 10 **9:15-10:15 a.m.**

Attend this session to learn about updates in the legislative and regulatory environment for health and welfare and retirement plans in the public sector.

PE2 Recruitment and Retention Challenges in the Public Sector

Monday, November 10 **10:45-11:45 a.m.**

- Trends in recruitment and retention in the public sector
- Coordinating benefits and your recruitment/retention strategies
- Real-world examples of practices in action
- Return-to-work impact
- What role do benefits play in recruiting?

PE3 Retiree Health Care—Approaches for Public Plans

Monday, November 10 **1:15-2:15 p.m.**

- Overview of coverage options for pre- and post-Medicare enrollees
- Pros and cons for health plans and participants
- Examples of success approaches in action
- Medicare Advantage plans
- CMS guidance on 2026 plans

PE4 Decumulation Strategies for Public Employer Defined Contribution Plans

Monday, November 10 **2:45-3:45 p.m.**

- Interaction with Social Security benefits
- Review of required minimum distribution rules
- Taxation rules
- Communication tips for plan sponsors

PE5 Navigating a Challenging Public Sector Environment

Tuesday, November 11 **9:15-10:15 a.m.**

- Complying with nonbenefit laws
  —Open meeting laws
  —Public procurement law
  —Public records requests
- Return-to-work rules
- Tips for effective public relations

PE6 Public Sector Funding Policies—What You Need to Know

Tuesday, November 11 **10:45-11:45 a.m.**

- Unique funding challenges facing public retirement plans
- The importance of a funding policy

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Public Plans

PE7 Mental Health Parity—Audits of Public Sector Plans

Tuesday, November 11 **1:15-2:15 p.m.**

This session addresses the Department of Health & Human Services' implementation of the non-quantitative treatment limitation comparative analysis requirements under the Mental Health Parity and Addiction Equity Act (MHPAEA) for nonfederal governmental plans under the final rules.

PE8 Public Employee Retirement Strategy

Tuesday, November 11 **2:45-3:45 p.m.**

- Public pension history
- Overview of public pension systems
- Social Security facts and next steps

PE9 Public Employee–Only Roundtables: Building Community

Wednesday, November 12 **7:30-8:30 a.m.**

This session is for public employee fiduciaries and staff to have open discussions on hot topics and trends in the public sector.

Over 600 public plan representatives attend ever year!
Connect with others by attending these networking opportunities.

Public Plan Lunch Roundtables
Monday, November 10
11:45 a.m.-1:15 p.m. HST

Public Plan Reception
Monday, November 10
4:00-5:00 p.m. HST

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Apprenticeship, Training and Education

APPRENTICESHIP, TRAINING AND EDUCATION

T01 Preapprenticeship Programs

Monday, November 10 **9:15-10:15 a.m.**

- Working to create partnerships in the community
- Communicating the value of apprenticeships
- Setting up future apprentices for success
- Developing a curriculum that offers to explore your trade
- Resources for you

T02 Supporting Neurodivergent Learners in Your Apprenticeship Program

Monday, November 10 **10:45-11:45 a.m.**

- Understanding neurodivergence such as ADHD, dyslexia and autism (ASD)
- Guidelines for success in the training program courses
  —Making accommodations
  —Additional support

T03 Emerging Technologies in Using Artificial Intelligence in Your Apprenticeship Programs

Monday, November 10 **1:15-2:15 p.m.**

- What are the tools being used?
- Areas of use
  —Administration
  —Recruitment
  —In the classroom and on the jobsite
- New, emerging technologies and artificial intelligence (AI)
- Policies and best practices

T04 Personal Leadership Skills for Stronger Apprenticeship Programs

Monday, November 10 **2:45-3:45 p.m.**

- Making the business case to invest in nontechnical skills for apprentices
- Essential training
  —Conflict resolution
  —Leadership development
- Sharing successful development initiatives

T05 Engaging Apprentices in Their Benefits

Tuesday, November 11 **9:15-10:15 a.m.**

- Communicating to apprentices the value of benefits
- Educating on the benefits currently provided
- Long-term financial impacts of hardship distributions and loans
- Responding to apprentices' needs
- Using benefits as a recruitment tool

T06 Fiduciary Responsibility in Your Apprenticeship Programs

Tuesday, November 11 **10:45-11:45 a.m.**

- Keeping up with the latest legal and regulatory updates
- Prohibited transactions
- Functional fiduciaries
- Governance oversight: The role of the trustee

T07 Instructor Quality for Your Apprenticeship Program

Tuesday, November 11 **1:15-2:15 p.m.**

- The makings of great instructors
- Finding the next generation of instructors
  —Mentoring and internships
  —Training and developing instructors
- Best practices in technical training
  —Honing your teaching skills
  —Continuing professional education

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Fund Professionals—Accountants

P-ACCT1 Accountants: Accounting and Auditing—Key Updates and Insights for 2025

Monday, November 10 **9:15-10:15 a.m.**

This session will review the latest accounting and auditing topics, such as:

- Quality management standards
- Peer review hot buttons
- Risk assessment
- Form 5500 changes.

P-ACCT2 Accountants: Understanding the Tax Implications of Investments

Monday, November 10 **10:45-11:45 a.m.**

With any new administration comes a possibility for changes in reporting and disclosures. This session will address the following:

- UBIT reporting
- Alternative investment compliance
- 990-T reporting
- T-1 and other reporting and disclosure impacts
- LM-10/LM-30
- Complex K-1s.

P-ACCT3 Accountants: Building the Audit Team

Tuesday, November 11 **10:45-11:45 a.m.**

In an ever-changing environment, keeping abreast of the forces at play that impact the profession is crucial. A panel of professionals will lead a discussion addressing:

- What an audit team looks like
  —Aligning skillsets
  —Other skills needed on the team
- How and where to find talent
- Role of technology in creating efficiencies.

P-ACCT4 Accountants: Why Does Audit Planning Matter?

Monday, November 10 **2:45-3:45 p.m.**

Audit planning meetings are designed to set the foundation for an efficient and effective audit. To ensure resources are focused on the most critical areas, this mock planning meeting will explore how to:

- Initiate and execute a planning meeting
- Align parties
- Establish objectives and identify risks
- Prepare for what could go wrong.

P-ACCT5 Accountants: Best Practices

Tuesday, November 11 **9:15-10:15 a.m.**

Our panel of experts discusses the top issues for both large and small plans in the following areas:

- Contributions
- Benefits
- Participant data
- Investments
- Data sharing.

P-ACCT6 Accountants: Town Hall

Tuesday, November 11 **2:45-3:45 p.m.**

A panel of professionals will lead a discussion around emerging issues and best practices.

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Fund Advisors—Attorneys

FUND PROFESSIONALS

P-ATTY1 Attorneys: Changes to the Legal Landscape Impacting Employee Benefit Plans

Monday, November 10 **10:45-11:45 a.m.**

This session will discuss how attorneys who work with employee benefit plans can navigate the rapidly changing legal landscape with the presidential administration. New leaders in the EBSA, HHS, Treasury, PBGC and other agencies will have impacts on the regulations and enforcement on benefit plans.

P-ATTY2 Attorneys: Ethical Considerations

Monday, November 10 **1:15-2:15 p.m.**

Attorneys will discuss recent developments in representation of ERISA plan stakeholders. Potential topics include:

- What practitioners need to know about attorney-client privilege
- Work product doctrine and their representation
- The evolving ethical rules and considerations for attorneys.

P-ATTY3 Attorneys: Lessons Learned From Current DOL Investigations

Monday, November 10 **2:45-3:45 p.m.**

Attorneys will share their experiences, key takeaways and strategies on successful navigation from recent DOL investigations.

P-ATTY4 Attorneys: Employee Benefits Fiduciary Litigation Update

Tuesday, November 11 **9:15-10:15 a.m.**

Attorneys will discuss the recent trends in fiduciary litigations filed against plans and fiduciaries and how the allegations in these lawsuits can shape the legal advice given to fiduciaries to mitigate the litigation risk. Speakers will address PBM, excessive fee, pension risk transfer and forfeiture cases.

P-ATTY5 Attorneys: Benefit Plan Mergers

Tuesday, November 11 **1:15-2:15 p.m.**

Attorneys will discuss their role at every phase of the plan merger process, including finding merger partners, due diligence, plan documentation and plan communication.

P-ATTY6 Attorneys: Your Role in the Plan Investment Process

Tuesday, November 11 **2:45-3:45 p.m.**

Attorneys will analyze legal considerations involved in the plan investment process, from the RFP process to the negotiation and drafting of investment management agreements, limited partnership agreements, side letters and more.

Don't forget to register for the attorney-only preconference offering—

Ethics and Diversity in Employee Benefits

See page 13 for details.

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Sessions at the in-person Annual Conference may qualify for continuing education (CE) credit hours for numerous designations. The International Foundation seeks approval based on requests received **at least 90 days in advance**. When you register to attend the in-person conference, request CE credit on your registration form. Please note: Requests made for CE credit do not guarantee administration of credit. Visit www.ifebp.org/usannualCE to learn more. For questions, contact us at (262) 786-6710, option 2, or continuinged@ifebp.org.

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ACCOUNTING

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You can also contact our CE department at (262) 786-6710, option 2, or continuinged@ifebp.org with questions.

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Conference Details

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Complimentary shuttle bus service will be provided to all conference registrants, exhibitors and guests from Friday, November 8 through Wednesday, November 12, 2025. Shuttle service will be provided to those hotels listed on page 43 with the bus icon.

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If you have special transportation needs or questions regarding the shuttle system, please contact Bridget Mergen, coordinator of shuttle service, at (262) 373-7655 or bridgetm@ifebp.org.

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For rules of conduct and regulations, visit www.ifebp.org/usacguidelines.

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Meetings will be held during the Annual Conference. Meeting times and location information will be listed on the conference app and in the conference guide.

Acknowledgments

A special thank-you to our Executive Committee and supporting committees for their time and efforts in developing the 71st Annual Employee Benefits Conference.

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Ask questions!

Learn more about your Foundation membership, next steps in your educational journey or the Annual Conference itself.

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Discover educational opportunities through the Foundation's affiliate organization, the Wellness Alliance.

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Make sure you're using the conference app and get help if something isn't working quite right. (starting Friday at 7:00 a.m.)

Starting Monday

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Grab a snack, get some juice back in your device and catch up on your day job at a workstation.

Strike a pose!

Update your profile photo with a complimentary new headshot.

Relax!

Enjoy a complimentary massage and unwind from all that learning!

HUB SCHEDULE

SATURDAY	12:00 noon-4:00 p.m.
SUNDAY	7:00 a.m.-4:00 p.m.
MONDAY	7:00 a.m.-4:00 p.m.
TUESDAY	7:00 a.m.-4:00 p.m.
WEDNESDAY	7:00-10:00 a.m.

Hotel reservation deadline: September 29, 2025

Hotel Information

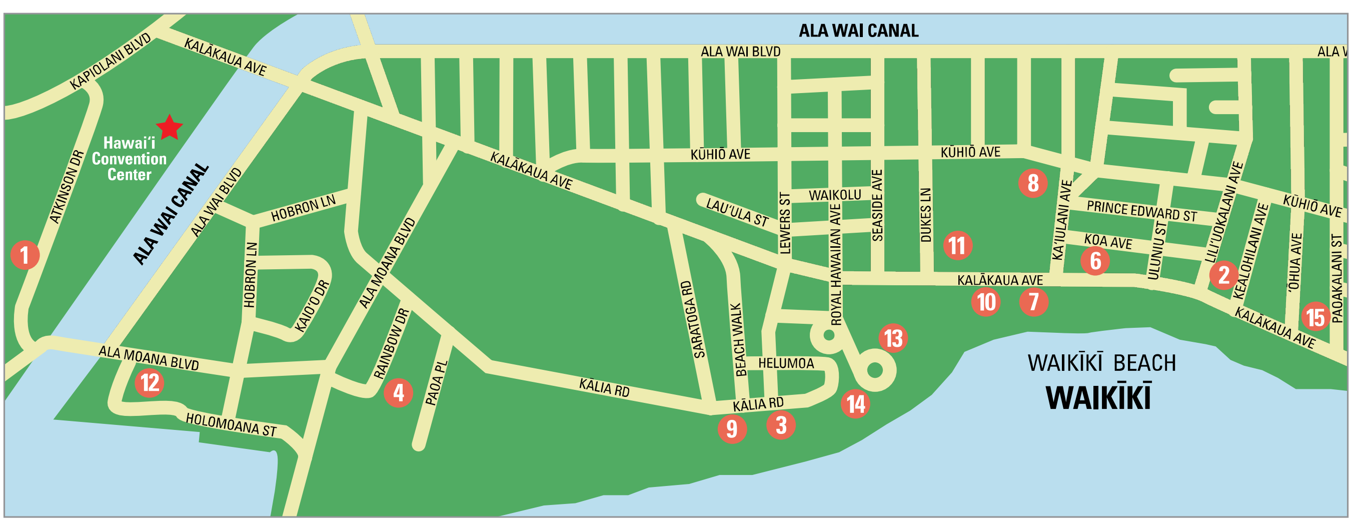
Visit www.ifebp.org/HawaiiHotels for hotel details. Reservations must be booked through the International Foundation to receive the discounted rates below. Hotel reservations are confirmed on a first-come, first-served basis. Best available will be assigned. If you don't receive your preferred hotel, please email the Registration Department at edreg@ifebp.org to be placed on the waitlist.

1. Ala Moana Hotel*
   IF Block: 250 | $239 single/double
2. 'Alohilani Resort Waikīkī Beach* (shuttle)
   IF Block: 200 | $320 single/double
3. Halekulani (shuttle)
   IF Block: 50 | $575-$615 single/double
4. Hilton Hawaiian Village Waikiki Beach Resort* (shuttle)
   IF Block: 1,650 | $275-$2,210 single/double
5. **HOTEL NO LONGER AVAILABLE.**
6. Hyatt Regency Waikiki Beach Resort and Spa* (shuttle)
   IF Block: 300 | $329-$399 single/double
7. Moana Surfrider, A Westin Resort & Spa, Waikiki Beach* (shuttle)
   IF Block: 280 | $365-$505 single/double
8. Outrigger Waikiki Paradise
   (formerly OHANA Waikiki East by OUTRIGGER) (shuttle)
   IF Block: 100 | $209 single/double
9. OUTRIGGER Reef Waikiki Beach Resort (shuttle)
   IF Block: 250 | $329 single/double
10. OUTRIGGER Waikiki Beach Resort (shuttle)
    IF Block: 150 | $329 single/double
11. OUTRIGGER Waikiki Beachcomber Hotel (shuttle)
    IF Block: 200 | $259 single/double
12. Prince Waikiki (shuttle)
    IF Block: 250 | $295 single/double
13. The Royal Hawaiian, a Luxury Collection Resort* (shuttle)
    IF Block: 250 | $430-$555 single/double
14. Sheraton Waikiki Beach Resort* (shuttle)
    IF Block: 1,000 | $330-$450 single/double
15. Waikiki Beach Marriott Resort & Spa* (shuttle)
    IF Block: 700 | $299-$374 single/double

(shuttle) Shuttles will be provided to these hotels.

**Union Property*
Hotel rates include a $10 nightly per room facility charge. Taxes and fees are not included in room rate.

Cancellation Policy—Cancel fees are based on registration fee paid: 60+ days of meeting is 10%; 31-59 days of meeting is 25%; within 30 days of meeting is 50%. Hotel deposit is forfeited for cancellations received within three days of arrival. Registration fee is forfeited once program commences. Visit www.ifebp.org/policies for additional details.



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