

TOP STORY

2006 Annual Conference

The NAGDCA 2006 Annual Conference Committee developed a very successful conference this year. The conference held September 23-27 in Kansas City, Missouri, focused on the theme "Blazing the Trail to Retirement". Session topics centered on helping plan participants successfully reach their retirement goals.

More than 55 NAGDCA members served as speakers and over 45 guests joined us for the week. Overall, the conference was a great success with delegate comments including "Excellent! Excellent! Excellent!" and "The conference gets better every year".



Registration for the Annual Conference kicks-off!!!



NAGDCA government member speaks with a student attending the NAGDCA Annual Conference.



NAGDCA members at the President's Reception.



NAGDCA Member talking with two of the speakers for the Washington Report (Middle: Milly Stanges, ICMA-RC and Right: Susan White, NAGDCA Legislative Counsel.)



Members taking advantage of the Cyber Café sponsored by Fidelity Investments.



General Session on IRS Audits of Defined Contribution Plans. (Speakers: Mindy Harris, Multnomah County, OR, Moderator; Bob Architect, IRS; and Ed Salyers, IRS.)



NAGDCA Opening Luncheon sponsored by ING Financial Advisers, LLC.



NAGDCA members mingle during the GreatWest Reception. (Left: Wendy Young Carter, CitiStreet. Middle: John Barry, State of Maryland. Right: Cathie Eitelberg, The Segal Company.)



Press Breakfast announcing the National Save for Retirement Week sponsored by ICMA-RC.



One of NAGDCA's eight educational breakout sessions: Meeting the Retiree Healthcare Challenge.



NAGDCA members enjoying the final night event.



"Big money, Big money"



"Do we have a winner?"

NAGDCA Arthur N. Caple Scholarship and the Student Mentoring Program at the 2006 NAGDCA Annual Conference

NAGDCA/Arthur N. Caple Scholarship

NAGDCA has awarded the second Arthur N. Caple Scholarship to Jared Pickens, a senior at the Texas Tech University. NAGDCA, in partnership with the International Foundation for Retirement Education (InFRE), developed the criteria for the scholarship. To be considered, applicants must be enrolled as a full-time student at a university or college, be a junior or senior, be enrolled to continue university studies for the following semester, and be a U.S. citizen.

Pickens was selected by the NAGDCA Executive Committee based on his demonstrated knowledge of retirement planning and commitment to the industry. Pickens will receive tuition to pursue his designation as a Certified Retirement Counselor CRC®, \$1,000 to be used toward educational expenses for the upcoming school year, and received all-expense paid travel to the 2006 NAGDCA Annual Conference.



NAGDCA President, Della Williamson, presents Jared Pickens, a student at Texas Tech University, with a check for the Arthur N. Caple Scholarship

Student Mentoring Program

Along with the presentation of the Arthur N. Caple Scholarship, students from three different universities participated in the 2006 NAGDCA Student Mentoring Program. With the surge of financial planning programs found in universities throughout the United States, it has been an increasing goal for NAGDCA to reach out to these individuals and introduce them, early on, to the benefits of NAGDCA and its membership. For the second year, NAGDCA has provided the Student Mentoring Program at the Annual Conference, and it was another great success. With the help of the International Foundation for Retirement Education (InFRE), NAGDCA paired 18 students, representing three universities (the University of Georgia, the Kansas State University, and Texas Tech University), with mentors from the industry and government sector of the defined contribution community.



Students and Mentors acknowledged during the opening session.



Students and NAGDCA Members mingle at the President's reception.

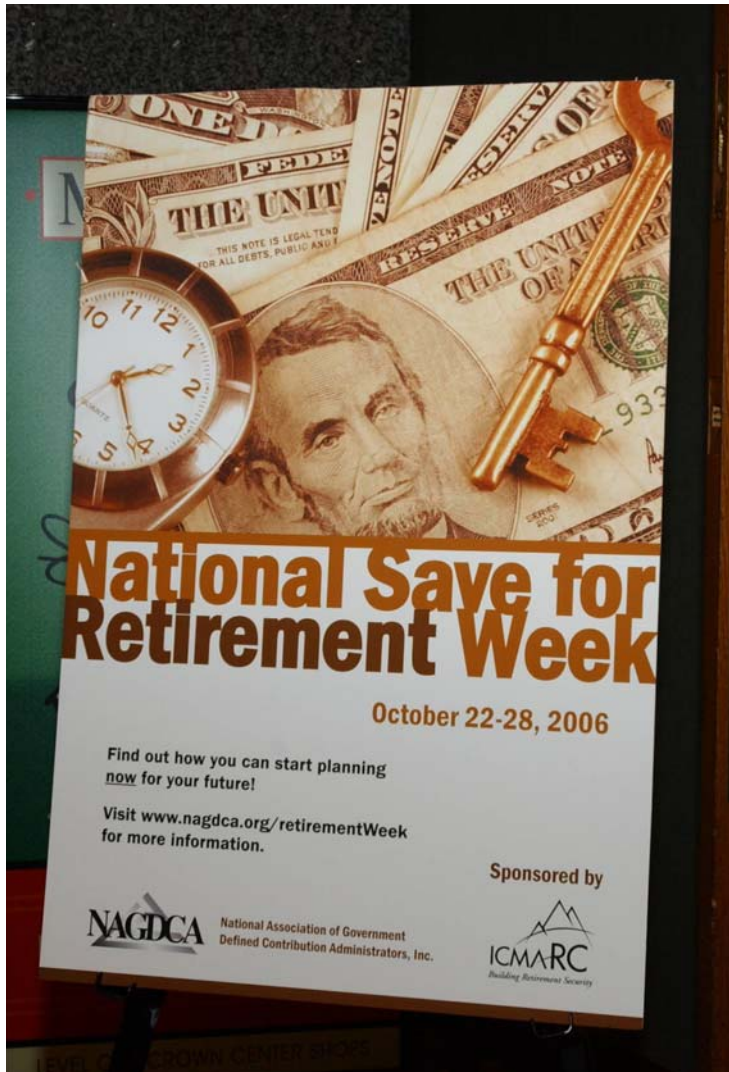
The students and their mentors attended a specially planned session that introduced the students to NAGDCA and its many benefits, while opening a channel of communication between the students and their mentors. Mentors were also encouraged to take some time out of their busy conference schedules and help the students network with fellow attendees, offer themselves as future resources, and provide onsite support for the students while at the conference.



Student poses a question to the General Session panel on Workforce Demographics.

The students and mentors were both polled on their experience, and from the responses that were received, this program will continue to expand and develop in years and conferences to come.

National Save for Retirement Week



NAGDCA is pleased to announce that a National Save for Retirement Week (October 22-28, 2006) resolution was passed by the Senate on Wednesday, September 13, 2006. The resolution was introduced by Senator Gordon Smith (R-OR) and Senator Kent Conrad (D-ND).

Many Americans have some form of retirement plan available to them, but with the lack of awareness and education, the process of saving for retirement can be perceived as somewhat cumbersome and frightening. The institution of a National Save for Retirement Week will provide the opportunity for plan administrators and plan sponsors to alleviate much of this perception through educational fairs, seminars and promoting the overall importance of planning and saving for a secure retirement.

The National Save for Retirement Week has been one of NAGDCA's leading initiatives for 2006. "We are very pleased the Senate passed the resolution to recognize Save for Retirement

Week. It is an extremely important tool in heightening the awareness and importance of saving for one's retirement", stated Della Williamson, NAGDCA Past President. "It is with tremendous appreciation and thanks to Senator Smith and Senator Conrad that plan administrators and plan sponsors will now have a nationally recognized week to provide educational events and promotional activities for retirement plans across the country."

Please visit <http://www.nagdca.org/retirementweek/> for information on the National Save for Retirement Week.

PRESIDENT'S CORNER



We had an incredible 27th NAGDCA Annual Conference. We had a record 698 registered attendees. Please read the "Top Story" that highlights the conference. Also, there are great pictures posted on the website. Thank you to all the mentors that made the student program a big success again this year. We had 27 leadership recognition award winners. Additionally, the continuing education credits were a very successful additional benefit for our members this year.

Welcome to our new Executive Board members – Beth Kushner from City of New York and Brian McCleave, from Prudential. Congratulations also go out to Rod Craine who was voted in as the new Industry Board member-at-large.

We are so excited that we now have a National Save for Retirement Week October 22-28. We hope you are gearing up with your plan activities. Senators Smith and Conrad's offices introduced and passed as a unanimous consent Senate Resolution 550 in September. A nationally recognized Save for Retirement Week will be an extremely important tool in heightening the awareness and importance of saving with your Plan participants. NAGDCA has developed a web page and an electronic postcard that was sent to the membership. On the website you will find brochures and games and ideas to promote your plans. Several news releases went out on this.

During the next 12 months, NAGDCA and the Art Caple Foundation will be concentrating on fund raising to continue supporting scholarships for students interested in the retirement industry.

We are hoping to finalize the NAGDCA Ethics Policy. Comments are due to AMR and NAGDCA Headquarters by October 31, 2006. We will then conduct an electronic vote to adopt the final version.

The new brochures are on the website:

- Handling of Employees in the Military (Withdrawals/Catch-up Issues),
- Preparing and Evaluations of RFP's (combined with How to Select a Vendor), and
- Auto Enrollment/Increasing Participation. (The Stable Value Investment Association will be publishing the Auto Enrollment/Increasing Participation brochure in their trade publication once the brochure is finalized. This will increase exposure for NAGDCA.)

The board adopted a new investment policy statement at their last board meeting. It is currently on the NAGDCA website under general information.

NAGDCA's 2006 defined contribution survey will be published on CD and available in mid-November free of charge to those who completed the survey. It will be available for purchase by members who did not complete it as well as non-members. Overall responses increased by 35% with a total of 105 responses (73 – 457, 13 – 401(k), 17 – 401(a), and 2 – 403(b))

We will have another webcast on December 11th, 2006. The topic is Special Circumstances (Leaves/Absence, Loans and Military Catch-up). Mindy Harris (Multnomah County, OR) will be moderating this webcast and the speakers will include June Metts Dennis (Commonwealth of Virginia); Brian McCleave (Prudential Financial); and Iris Ward (ING). We also plan on doing a webcasts in 2007 on HR4 and possibly the final 403(b) regs.

I look forward to serving you as the NAGDCA president throughout the coming year. We will continue working together to help our participants obtain financial security for their retirement.

Let's remember our **Mission Statement**

NAGDCA's mission is to unite representatives from state and local governments along with private sector organizations that service and support defined contribution plans. NAGDCA provides an environment to foster growth in professional development of its members through networking with peers, educational opportunities and information sharing that includes comprehensive publications, reports and surveys. NAGDCA will promote and support federal legislative initiatives for the advancement of retirement plans.

INDUSTRY VIEWPOINT

The NAGDCA Industry Committee has been hard at work developing four taskforces that were established as a result of the 2006 NAGDCA Industry Roundtable. Because of the important role that the private sector plays in the defined contribution industry, the Roundtable was designed to bring legislative and operational leaders together to discuss and make recommendations on common issues.

At the conclusion of this year's Roundtable, the group recommended to the NAGDCA Board to institute the following taskforces.

- Fiduciary Responsibility Taskforce that will develop a checklist for plan administrators and plan sponsors to review in reviewing their fiduciary liability.
- Once the 403(b) Regulations are released, a taskforce will work together to highlight and evaluate common issues that may affect the current administration of these plans.
- An Investment Advice taskforce will determine certain impacts of offering investment advice and devise guidelines for providing the advice.
- Finally, a white paper will be developed which analyzes the affect of GASB and OPEB.

NAGDCA would also like to recognize and congratulate the 2006-2007 Industry Committee:

President: Brian McCleave, Prudential Retirement
Vice President: Tim Rouse, Fidelity
Secretary: Janet Kendall, ING Financial Advisers
Treasurer: Kurt Walten, NAREIT
Member-at-Large: Michael Studebaker, Nationwide Retirement Services
Member-at-Large: Rod Crane, TIAA-Cref
Past President: Matt Abraham, Mutual of Omaha

WASHINGTON REPORT

By Susan J. White and Jonah Mainzer, Susan J. White and Associates, Inc.

As election season begins and control of the next Congress is in doubt, members are back in their home districts. Many Representatives are campaigning furiously for the right to represent their districts in the 110th Congress in seats that were once thought safe.

Following elections Congress will re-adjourn for the week of November 13 in a lame duck session. Republican Leadership is planning on only being in session for that one week, but with eleven of thirteen Appropriations bills and control of Congress in doubt it is very possible that Congress will need to reconvene in early December in order to finish up this must pass legislation. Another order of business for Congress during that week in November are the new

leadership elections and with so many seats in play this year who will be the next Speaker of the House is unknown at this time and will remain that way until at least after the elections.

Public Law 109-280, The Pension Protection Act of 2006

In the hours before the beginning of the August recess Congress was finally able to pass H.R. 4, the Pension Protection Act of 2006, which had been in conference since March. Following passage in Congress the bill was sent to the President and signed into law on August 17.

In addition to addressing the defined benefit concerns of airlines and ongoing contributions to the PBGC fund, the bill expands the ability of financial entities to provide investment advice (Title IV) allows for automatic enrollment in 401 (k) plans-but does not pre-empt state law to do so for state and local employees. Other provisions in this bill include making EGTRRA permanent, clarifying the purchase of service credits, and allowing direct rollovers from plans to Roth IRAs.

The bill does not pre-empt state and local governments regarding automatic enrollment for governmental employees, nor does it allow "non-grandfathered" state and local governments to offer 401(k) plans and it does not require state and local governments to change current dc arrangements in any way (such as closing them and offering 401(k)s only).

Treasury Department Briefing

On September 19, NAGDCA, represented by former NAGDCA President John Barry, Assistant Attorney General, State of Maryland was invited to attend a small briefing at the Treasury Department discussing guidance that was requested by the public interest groups on the Pension Protection Act. Being one of the few groups to submit statements in advance John Barry was able to state some of NAGDCA's concerns with the bill and comment on other presenter's statements. To see the full text of the statement please see the Legislative Counsel Update section of NAGDCA's website.

Save for Retirement Week

On September 13, the Save For Retirement Week Resolution (S. Res. 550) sponsored by Senator's Gordon Smith (R-OR) and Kent Conrad (D-ND) was passed by Unanimous Consent in the Senate declaring the week of October 22 as National Save for Retirement Week. NAGDCA, along with its industry members, had been working with the Senators to write and pass this resolution and with the busy schedule in the Senate it is fortunate that the Senate was able to take the time to pass this resolution.

House Committee on Education and the Workforce Federal Field Hearing

On the heels of Senator Grassley's (R-IA) request to the Government Accounting Office (GAO) to examine the status of funding for state and local government Defined Benefit plans, the House Committee on Education and the Workforce held a field hearing in Springfield, IL during the August recess titled Examining the Retirement Security of State and Local Government Employees. Keith Brainard, of the National Association of State Retirement Administrators, gave a formal statement for the record at that hearing that NAGDCA was a signatory of. This statement is now part of the Congressional record and a full copy can be found at the Legislative Counsel Update section of NAGDCA's website.

The GAO is due to report back on Senator Grassley's request and we are still following the issue for any updates.

Summary

As a follow up to these developments NAGDCA is continuing to work with the Treasury Department on Public Law 109-280, the Pension Protection Act of 2006, and will work with Congress on any other technical legislative issue that may arrive over implementation of this bill. We will continue to work with Senators Smith and Conrad to ensure that the National Save for Retirement Week Resolution is reintroduced in the next Congressional session and that a version of this resolution will be introduced in the House and then sent to the President for his signature.

We look forward to continuing to work with NAGDCA and it's members over any concerns they may have with Public Law 109-280, the Pension Protection Act of 2006, as the process moves forward during the next Congress.

AROUND THE COUNTRY

2006 Leadership Awards from Coast-to-Coast

This is truly an Around the Country article which reaches from coast-to-coast. At the 2006 NAGDCA Annual Conference, 27 plans from across the country were recognized for their innovative and outstanding achievements in effective communication or plan design & administration in defined contribution/deferred compensation.

The NAGDCA Leadership Recognition Awards were established in 2000 to highlight plans who are making huge strides in improving communication and education about their defined contribution/deferred compensation plans.

Nominations from both government and industry members came pouring in as soon as nominations opened. All nominees ranging from 401(k) to 403(b) to 457 plans, whose innovations have resulted in a sound improvement in their plans, were recognized with an award at the 2006 Annual Conference.



NAGDCA President, Della Williamson, presents the State of Oregon with their 2006 Leadership Award.

2006 Leadership Recognition Award Winners

City of Austin Deferred Compensation Committee
Interactive CD-ROM for Communicating Plan Information

City of Kansas City, Missouri
Firefighter Retirement Jeopardy

City of Portland 457 Deferred Compensation Plan
Portland Retirement Investing Made Easy

Commonwealth of Pennsylvania, Deferred Compensation Program
Keystone of a more secure retirement

County of Ventura Deferred Compensation Program
Enhanced Transaction Capabilities

Kansas City Deferred Compensation Board
Kansas City Transition to Nationwide Retirement Solutions

Kentucky Public Employees' Deferred Compensation Authority
Retirement Plan For Life

Multnomah County, Oregon Deferred Compensation Plan
Effective Communication and Education

New Jersey State Employees Deferred Compensation Plan
Plan Design & Administration

New York City Deferred Compensation Plan
Understanding the Roth 401(k)

New York State Deferred Compensation Plan
Educational Enrollment Kit

North Carolina 401(k) Plan
Effective Communications - Asset Allocation and Increasing Contributions - NC 401(k) Plan

Oakland County Deferred Compensation Campaigns
Simple Start-Increasing Participation and Retirement Savings-Increasing Deferrals

San Diego County Deferred Compensation Program
Investment Line-Up Change Campaign

State Board of Administration of Florida
Florida Retirement System - DROP Rollover to DC Plan

State of Arizona Deferred Compensation Plan
2005 Plan Well: Play Well Financial Planning Seminar

State of Connecticut Defined Contribution Plans
Total Account Management

State of Florida Division of Treasury, Bureau of Deferred Compensation
State of Florida 457 Deferred Compensation Plan

State of Indiana
The Greatest Spectacle in Saving/Effective Communication

State of Indiana Deferred Compensation Plan Committee
Elements of Retirement

State of North Carolina
Incoming Transfer Campaign Initiative

State of Oregon
Oregon Enrollment Kit

State of Texas
Texa\$aver Communications Program Campaign

State of Wisconsin Deferred Compensation Committee
ETF Education Program

Virginia Retirement System - Defined Contribution Plans Administration
Post-Retirement Strategies

Wisconsin Deferred Compensation Program

A Communication Plan About the Conversion of the WDC Program to a New Plan Administrator

WY Retirement System Deferred Compensation Plan

Retirement Strategies: Reaching Your Destination with Pre-Retirement Planning and Building an Investment Foundation: Investment Concepts and Definitions

To view examples of these award winning programs please visit the NAGDCA Clearinghouse and search the 2006 Leadership Award winners. Also, more extensive information can be retrieved on particular plan websites or by contacting the award winners for samples:

<http://www.nagdca.org/users/clearinghouse/index.cfm>

State of California to Issue a Request for Proposal for Seven Investment Products

The State of California's Department of Personnel Administration (DPA) will soon release a Request for Proposal (RFP) soliciting bids for seven (7) investments in the following categories: 1) Bond Index, 2) Large Cap Equity Index, 3) International Equity Index, 4) Mid Cap Equity Index, 5) Small Cap Equity Index, 6) International Value Equity (actively managed), and 7) International Growth Equity (actively managed). Three of these investments will be added to the current investments available in the Savings Plus Program's Deferred Compensation Plan [Internal Revenue Code (IRC) Section 457] and Thrift Plan [IRC Section 401(k)] and four of these investments will replace investments that will be discontinued in 2007.

The proposed investments must be qualified to accept both IRC Section 457 and Section 401(k) plan assets. Also, the proposing firms and the proposed investments must meet minimum qualifications and mandatory business and licensing requirements as specified in the RFP.

DPA will select these investments through a competitive process that considers firm background and experience, specific investment strategy, investment philosophy and process, investment performance, fees, and other operational information. It is DPA's intention to award one contract for each investment mandate. The Agreement(s) resulting from this RFP will be for a five-year period beginning August 1, 2007 with the option to extend the Agreement(s) up to two additional one-year periods.

The anticipated release date of this RFP is approximately December 15, 2006. If you are interested in receiving a bid package, please visit www.cscr.dgs.ca.gov/cscr on or after December 15, 2006. Select 'View By Contract Number or Agency' then select 'Agency' and scroll to 'Department of Personnel Administration' and click the submit button. If you are unable to download the bid package, you may call our Bidder's Hotline at (916) 445-9007 to request a hard copy. Final proposals are anticipated to be received by January 22, 2007.

NAGDCA Member Benefit Spotlight

To remind members of benefits they receive that they may not be aware of, we will be spotlighting a benefit of membership in each edition of *The Contributor*. For more information on this or any benefit of membership, please visit our website at <http://www.nagdca.org/> or contact NAGDCA staff at (859) 514-9161.

Education

- Free or discounted participation in our NAGDCASTs, NAGDCA's interactive, web-based educational programs with topics including Health Savings Accounts, Fiduciary Responsibility and Legislative Updates
- Access to continuing education credits for the CFA, CPA, and CFP at NAGDCA's annual conference and for the CRC and CRA through NAGDCA's affiliation with the International Foundation for Retirement Education (InFRE)
- Publications such as the *Guidebook*, a reference source for deferred compensation/defined contribution administration; electronic brochures on issues of importance to the industry; *NAGDCA Notes*, whitepapers on industry hot topics; and the *Biennial Plan Survey* on information critical to understanding issues and industry trends

New Members

Please visit the NAGDCA on-line directory for member's full contact information. You will need a username and password to access the information.

Local Government Primary Member

Vincent Nguyen
Orange County California Transportation
Authority

Sheri Dentone
City of Stockton

Elizabeth Foushee
City of Simi Valley

Steve Conkling
Nassau County

Rodney Rich
City of Seattle

Thomas Franzen
Johnson County KS Government

Dick Cuthbertson
State of Wyoming

Patti Price
County of Ventura

Bill Liley
Colorado State University

Teri Suhr
Colorado State University

Faith Loretto
State of Kansas

David Engels
Tulare County

Sheri Golden
State of Florida

NAGDCA Government Secondary Member

Shelley Burgett
Snohomish County

Kathleen Swailes
Commonwealth of Pennsylvania

Ellen Richardson
State of North Carolina

Kirsten Weeks
North Carolina Retirement System

Brent Christensen
Johnson County KS Government

Susan Gray
Johnson County KS Government

Jane Schmutz
Johnson County KS Government

Natasha Zuvich
City of Los Angeles

NAGDCA Primary Industry Member

Fred Conley
Genworth Financial

Bryce Buster
US Bank Institutional Trust & Custody

Michael Walzer
Goldman Sachs Asset Management

Doug Dhom
AIM Investments

Kurt Walten
National Association of Real Estate
Investment Trusts

Shannon Summerlin
Buck Consultants

Bill Melinat
The American Funds Group

Mike Nyeholt
Capital Guardian Trust Company

Tim Chapman
401kToolbox

NAGDCA Associate Industry Member

Gavin Gruenberg
ING Financial Advisers LLC

Jeff Krawczyk
ING Financial Advisers LLC

Richard Thornburg
ING Financial Advisers LLC

John Chavez
Prudential Financial

George Peterson
ING Financial Advisers LLC

Genny Sedgwick
ING Financial Advisers LLC

Holly Spicer
Hartford Life Insurance Company

Bonnie Kohrer
Hartford Life Insurance Company

Roy Corley
CitiStreet

George DuCasse
CitiStreet

Matt Suver
CitiStreet

Tasha Reinkemeyer
CitiStreet

Greg Talbot
CitiStreet

Sherry Kuntz
Great-West Retirement Services

Bill L'Huillier
Great-West Retirement Services

Chris Luttgies
Great-West Retirement Services

Sue Oelke
Great-West Retirement Services

Steve Richer
Great-West Retirement Services

Alex Roitz
Great-West Retirement Services

Les Thompson
Great-West Retirement Services

Chris Daley
Genworth Financial

Harold Bennett
Prudential Financial

Gary Bozin
ING Financial Advisers LLC

Christine Chaia
Hartford Life Insurance Company

Ken Mergen
Hartford Life Insurance Company

Jeff Morrow
Hartford Life Insurance Company

Krista Noel
Great-West Retirement Services

Jamie Ohl
Hartford Life Insurance Company

William Smith
Hartford Life Insurance Company

Steve Angelis
Nationwide Retirement Solutions (NRS)

Dave Belnick
Nationwide Retirement Solutions (NRS)

Charlyne Cottrell-Thurmond
Nationwide Retirement Solutions (NRS)

Melody Takacs
CitiStreet

Jason Frain
Hartford Life Insurance Company

Christopher Thompson
Putnam Investments

Ariane Croft
Putnam Investments

Paul Pfeiffer
Nationwide Retirement Solutions (NRS)

Andrew Solari
Fidelity Investments

Sara Gillespie
TIAA-CREF

Tonya Gray
Charles Schwab & Co Inc

Michael McAtamney
TIAA-CREF

Michael Rosenberg
Goldman Sachs Asset Management

Jed Robie
Federated Investors

Kay Carey-Reid
ING Financial Advisers LLC

Elliot Eisenberg
ICMA-RC

Ross Graham
ICMA-RC

Scott Hendricks
ICMA-RC

Jim O'Connor
Retirement Plan Advisors LLC

Britt Palmer
ICMA-RC

Rose Roberts
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Joshua Schwartz
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Sandra Rouse Thames
ICMA-RC

Mark Fraser
Fidelity Investments

Hollie Briggs
Fidelity Investments

Paul Citron
Prudential Financial

Robert Kniceley
Prudential Financial

George Webb
Security Benefit

Vincent Galindo
Arnerich Massena & Associates Inc

Lisa Blake
American Century Investments

William Jackson
Nationwide Retirement Solutions (NRS)

James Owens
Great-West Retirement Services

Dick Davies
AllianceBernstein

Steve Dillman
American Century Investments

Erika Konopka
ICMA-RC

Mark Lee
Lord Abbett & Co

Cary Scaglione
ICMA-RC

William Simmons
ICMA-RC

Aaron Smith
CitiStreet

Chris Solimine
ICMA-RC

Ken Wedemeyer
ICMA-RC

Nicole Christensen
Mutual of Omaha

James Davis
Great-West Retirement Services

John O'Brien
ING Financial Advisers LLC

Dave Secor
Wellington Management Company LLP

Retired Members

Ronald Rosie

Gari Aber

Girard Miller

Student Member

Thomas Holubik
Texas Tech University

Preston Cherry
Texas Tech University

Ronnie Jones
Texas Tech University

Brad Defranco
Texas Tech University

Ryan Everett
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ABOUT THE CONTRIBUTOR

The Contributor is published quarterly by the National Association of Government Defined Contribution Administrators, Inc. (NAGDCA). NAGDCA encourages the submission of articles on topics relating to defined contribution/ deferred compensation retirement savings/plans. Articles that appear under the by-line of an individual express the opinions of the author and not those of NAGDCA as an organization. The deadline for submissions for the next issue is December 15, 2006. Articles should be approximately two pages in length and should be submitted in Word format. Please direct all newsletter items and questions to NAGDCA, 201 East Main Street, Ste. 1405, Lexington, KY 40507. You may also e-mail submissions to Robert Hansel at rhansel@AMRms.com. Please contact Robert Hansel at 859-514-9161 with any questions or comments.

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