

TOP STORY

2007 Annual Conference

The NAGDCA 2007 Annual Conference Committee developed a very successful conference this year. The conference held September 15-19 in Indian Wells, California, focused on the theme "Saving for a Brighter Future: An Oasis of Possibilities". Session topics centered on helping plan participants successfully reach their retirement goals.

More than 48 NAGDCA members served as speakers and over 89 guests joined us for the week. Overall, the conference was a great success with delegate comments including "The sessions were extremely helpful." and " Fantastic conference".



Registration for the Annual Conference kicks-off!!!



The General Session Panel on the Pension Protection Act of 2006.



NAGDCA members at the President's Reception with Rat Pack impersonators.



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



General Session on IRS Audits of Defined Contribution Plans. (Speakers: Bob Architect, IRS; Ed Salyers, IRS; Thomas Mueller, Sanitation District of LA County, CA, Moderator.)



One of NAGDCA's eight educational breakout sessions: The Evolution of Investment Vehicle Types – Emerging Investment Choices and Evaluating Them For Your Fund Line-up.



"What's going on in Washington?" Conference attendees found out at the Washington Report General Session.



NAGDCA members enjoying the final night event.

NAGDCA Arthur N. Caple Scholarship and the Student Mentoring Program at the 2007 NAGDCA Annual Conference

NAGDCA/Arthur N. Caple Scholarship

The Arthur N. Caple Foundation (ANC Foundation) presented Sharla Taylor, a graduate student majoring in Personal Financial Planning at Texas Tech University, with a check for \$1,000 at the 2007 NAGDCA Annual Conference. Taylor is the recipient of this year's full scholarship which is awarded annually.

Taylor was selected by the ANC Foundation Board based on her demonstrated knowledge on retirement planning and commitment to the industry. Taylor received tuition to pursue her designation as a Certified Retirement Counselor CRC®, \$1,000 to be used toward educational expenses for the upcoming school year, and all-expense paid travel to the 2007 NAGDCA Annual Conference.

The ANC Foundation also awarded scholarships to thirteen other students from a total of 5 different universities across the United States. All scholarship winners were recognized at NAGDCA's Annual Conference in Indian Wells, CA.

The ANC Foundation 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.

The scholarships commemorate the lifework of Arthur N. Caple, former Executive Director of the State of Maryland Supplemental Retirement Plans and NAGDCA Past President, who passed away three years ago.

“Art was an advocate for retirement programs that provided financial stability for state and local government employees – his life was about serving others,” said Ralph Marsh, ANC Foundation President. “He gave much of his time and talent to this industry and he would be pleased that the Foundation is investing in the future by providing this scholarship.”

For additional information about the scholarship program please visit the ANC Foundation website at www.caplefoundation.org.

The ANC Foundation’s mission is to advance knowledge in the field of public sector retirement security. The Foundation supports both individual educational opportunities and research to expand knowledge related to the importance of retirement readiness.



NAGDCA President, Ralph Marsh, presents Sharla Taylor, a graduate 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 four different universities participated in the 2007 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 third 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 19 students, representing three universities (Texas Tech University, the University of Georgia, Utah State University, and Elizabeth City State University), with two mentors from both the industry and government sector of the defined contribution community.



Students were encouraged to attend session with their mentors during the Annual Conference.

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.



Mentors provided clarification to students following their sessions..

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.

NAGDCA Partners with Financial Literacy and Education Commission on Financial Literacy Website

The National Financial Education Network Web site was developed by NAGDCA in consultation with the Financial Literacy and Education Commission's National Financial Education Network (Network). The Network of state and local governments brings together representatives from different areas and levels of government across the nation to advance financial education efforts.

The website, hosted by NAGDCA, serves as a database where Network members post information on the large variety of programs and services offered to help individuals better manage their personal finances. Through its search engine and browsing links, the website helps all individuals looking for personal financial information. Stay tuned for more information on accessing the website and how to add information to the database!!

National Save for Retirement Week



Join NAGDCA, and its members in recognizing is National Save for Retirement Week (October 21-27, 2007).

NAGDCA would also like to hear what your plan has done to promote this very important week. Please send your information and sample materials to Robert T. Hansel (rhansel@amrms.com).

A NAGDCA task force has been hard at work, creating promotional materials for plan sponsors to utilize during National Save for Retirement Week. The materials are downloadable and can be personalized. Please visit <http://www.nagdca.org/retirementweek/> for information on the National Save for Retirement Week.

PRESIDENT'S CORNER



We had an incredible 28th NAGDCA Annual Conference. Please read about the conference in the "Top Story" article in this newsletter, and visit NAGDCA's website for some fun conference photos. Some highlights from the conference:

- There was a record 811 in attendance!
- We had 37 individuals involved in the student/mentor program - thank you to all the mentors and the students for making the program an even greater success this year.

- There were 41 winners of NAGDCA's leadership recognition award. Congratulations!
- Continuing education credits were a very successful additional benefit for our members this year.

Welcome to our new Executive Board members – Gay Lynn Bath from the State of Oregon and Tim Rouse of Fidelity Investments. Congratulations also go out to Alex Hannah, ICMA-RC, 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 21-27. We hope you are gearing up with your plan activities. A nationally recognized Save for Retirement Week is an extremely important tool in heightening the awareness and importance of saving with your Plan participants. NAGDCA has developed a web page where you will find brochures, games and ideas to promote your plans.

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

Our new brochures are now on the website and available for you to download:

- Section 457(h) Plan Administrator's Guide To Unforeseeable Emergency Withdrawals,
- Guide to Lifestyle/Lifecycle Funds for Asset Allocation, and
- Retirement Plan Fees: Comparison Shopping the Costs of Investment

Our third NAGDCAST of 2007 was held on October 23rd, 2007. Lance Palmer from the University of Georgia presented a new Financial Education Evaluation Toolkit. Cathie Eitelberg (The Segal Co.) moderated this webcast. The toolkit is a new product that plan sponsors and administrators can use to help evaluate the impact of education offered to participants and stakeholders in your plan, and document changes in knowledge, planned behaviors, and actual behaviors among program participants.

I am very honored to serve you as the NAGDCA president throughout the coming year and look forward to working with your Executive Board on our issues. Together, we will continue working 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

NAGDCA would like to recognize and congratulate the 2007-2008 Industry Committee:

President: Tim Rouse, Fidelity
 Vice President: Janet Kendall, ING Financial Advisers
 Secretary: Kurt Walten, NAREIT
 Treasurer: Michael Studebaker, Nationwide Retirement Services
 Member-at-Large: Rod Crane, TIAA-Cref
 Member-at-Large: Alex Hannah, ICMA-RC
 Past President: Brian McCleave, Prudential Retirement

WASHINGTON REPORT

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

Washington is bogged down. Funding for the federal government has not run out only because Congress passed a Continuing Resolution through November 16 to fund all departments and activities. In addition to disagreement between the White House and Congress on funding priorities, the President recently vetoed the State Children's Health Insurance Program (SCHIP)—a bi-partisan agreement that had been hammered out by Congress over many months. As a result, many other issues and priorities have been put off until these are solved and there is no end in sight. Many in Washington believe that the outstanding budget issues will only be resolved through a large omnibus funding package in mid December.

Defined Contribution Plan Fees: Harris and Marsh Visit Capitol to Discuss Recent NAGDCA Survey and NAGDCA Called on to Testify before House Panel

In spite of the stalemates on a number of fronts, Congressional interest regarding fees in defined contribution plans, especially 401(k) plans, continues. As reported earlier this year, Representative George Miller (D-CA), Chairman of the House Committee on Education and Labor held its first hearing on H.R. 3185, the 401(k) Fair Disclosure for Retirement Security Act of 2007. He recently held another hearing and the focus of his interest is on disclosure and the adequacy of disclosure of administrative and investment fees.

Miller has stated that if plan participants knew of all the fees that were being charged to there plans they would not be willing to pay them. H.R. 3185 would require plan sponsors to disclose fees that they plan on charging before they contract with the sponsor and to disclose any potential conflict of interest. In addition the bill would require employers to offer at least one low-cost index fund as an investment option to employees participating in 401(k) plans.

Representative Charles Rangel (D-NY) and Chairman of the House Committee on Ways and Means is also planning a hearing that will focus on administrative and investment fees. NAGDCA has been asked to testify and Mindy Harris, the association's current President, will present NAGDCA's recent survey on fees before the Committee on October 23. The Committee is interested, not only in disclosure, but in the "reasonableness" of fees. Rangel is planning on drafting legislation that will ultimately be joined with a Miller Education and Labor measure.

Mindy Harris, NAGDCA President and Ralph Marsh, NAGDCA's Legislative Committee Chair, made a round of visits on Capitol Hill on October 12. They met with House Ways and Means Committee counsel, House Education and Labor counsel and with the offices of two of the key sponsors of National Save for Retirement Week—Representative Schwartz (D-PA) and Senator Smith (R-OR). Harris and Marsh shared the NAGDCA fee survey findings with these key offices and discussed upcoming hearings and plans for legislation.

NAGDCA has also been in touch with the Senate committees—the Senate Committee on Finance, and the Senate Committee on Health, Education, Labor and Pensions. Although these committees have an interest and may well hold hearings, it is likely that they will monitor the House hearings first. The exception to this rule is the Senate Special Committee on Aging which has scheduled a hearing on these matters for Wednesday, October 24.

National Save for Retirement Week

Following the success of last year's Save for Retirement Week, NAGDCA worked with Congress to pass a resolution in both the Senate and House this year. A number of events are planned for the date, as called for in the two congressionally approved resolutions— October 21-27. In the

meantime, NAGDCA is working with the House and Senate ensure continuance of National Save for Retirement Week—either through new resolutions for 2008 or legislation to declare National Save for Retirement Week—permanently.

Could Expansion of Defined Contributions Option such as a Roth 457 be Possible this Year?

The Senate Committee on Finance has recently unanimously passed the “American Infrastructure and Investment Act of 2007”, H.R. 3540 and the Senate bill includes a provision authorizing a Roth 457 option for state and local government employees. Earlier this year a similar provision had been attached to the Iraq supplemental funding legislation. However, in an effort to send a cleaner bill to the President, Congress dropped the tax package, including the Roth 457 provision.

Senator Hillary Clinton Announces (D-NY) Retirement Plan

Senator Hillary Clinton recently unveiled her plan to help more middle class Americans save for retirement. She emphasized that her proposal is aimed at giving individuals more choices in saving for retirement and at keeping Social Security solvent. She stated that by offering more savings vehicles her plan augments Social Security. Highlights of the proposal include offering matching in the form of tax credits to American Retirement Accounts, as the Senator is calling them, which are similar to 401(k) plans, to encourage savings; encouraging all employers to offer direct deposit into the accounts; reducing disincentives by removing asset-tests; and, freezing the estate tax at 2009 levels to pay for the matching credits.

Senator Gordon Smith (R-OR) Legislation

Senator Gordon Smith, one of the sponsors for Save for Retirement Week, continues to be very active in the retirement arena and this year has introduced several bills of interest to NAGDCA. S. 1288, the Woman’s Retirement Security Act of 2007 was introduced in May and sent to the Committee on Finance. The bill would increase retirement savings through automatic IRAs, expansion of access to IRAs expanding the Saver’s Credit, and Flexible Savings Account transfers for public and private employees. There are also provisions to preserve income, including incentives for lifetime payments, study of spousal consent for distributions from defined contribution plans and longevity insurance. This bill was originally introduced at the end of the 109th Congress but as no action was taken it had to be reintroduced this year. As of this time no action has been taken on the bill and it is doubtful that the bill will be acted on this year.

He also continues to work on legislation for older workers. Provisions of his legislation include expanding the eligibility of the Work Opportunity Tax Credit (WOTC) to allow the credit for employers hiring older workers; improving the Workforce Investment Act for older workers; updating the minimum required distribution rules in a number of ways, including raising or indexing the age at which minimum distributions must begin; removing the penalty under the Civil Service Retirement System for part time services.

The Senator is considering a number proposals to address long term care insurance needs, including allowing tax-free distributions to participants from defined contribution plans to purchase qualified long-term care insurance. He is also proposing to create a National Resource Center on Aging and the Workforce to serve as a national clearinghouse on older workers and workforce issues that include solutions affecting planning for older workers that would serve employers, community and government organizations and public and private agencies.

NAGDCA has been serving on the kitchen cabinet for the older workers legislation.

AROUND THE COUNTRY

2007 Leadership Awards from Coast-to-Coast

This is truly an Around the Country article which reaches from coast-to-coast. At the 2007 NAGDCA Annual Conference, 41 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, Ralph Marsh, presents the State of Alabama with their 2007 Leadership Award.

2007 Leadership Recognition Award Winners

Alaska Division of Retirement and Benefits
Retire . . . In the Spirit of Alaska

BART Investment Plans Committee
Website Enhancement

City and County of Honolulu
"Take Charge ... It's Your Future"

City of Austin
A Bridge to Your Future

City of Austin Deferred Compensation
Program
Pension 101: A Primer for City of Austin
Civilian Employees

City of Houston 457 Deferred Compensation Plan
457 Deferred Compensation Plan Financial Fitness Expo

City of Phoenix Employees' Deferred Compensation Plan
Program Enhancement - City of Phoenix Retirement Education Expo

City of San Jose
"A BENEFIT FOR YOUR FUTURE"

City of St. Louis Deferred Compensation Committee
Combining Accounts and Understanding Fees

Commonwealth of Kentucky
Kentucky Public Employees' Deferred Compensation Authority Deemed IRAs Contribution Option

Commonwealth of Virginia Defined Contribution Plans
Employer Web Page Enhancement

County of Los Angeles
Horizons Plan/Chief Administrative Office
Horizons Plan Material Redesign

County of San Bernardino
Plan Design Enhancements

County of San Diego Deferred Compensation Program
Deferred Comp Store

County of Santa Cruz, CA
Enhancement of Investment Options

County of Ventura Deferred Compensation Program
Online Beneficiary Implementation

Gwinnett County
Gwinnett County Pension Plan
Administrative Services

Johnson County, Kansas
Save Toward a Richer Tomorrow

King County Employees Deferred Compensation Plan
Enrollment Kits

Maryland Supplemental Retirement Plans
Maryland Rebrand Culminating in New Enrollment Kit

Maryland Supplemental Retirement Plans
Maryland Plan Enhancements Campaign

Multnomah County, Oregon
National Save for Retirement Week Campaign

New Jersey State
Effective Communication - Asset Allocation

New York State Deferred Compensation Plan
Separate Account Communications

Ohio Deferred Compensation
EZ Enrollment
Public Employees Retirement Association of

New Mexico
New Mexico PERA Adoption Resolution
Update Communication

San Francisco Deferred Compensation Plan
Variable Investment Option Enhancements

Sheriff's Office of Orange County, Florida
457 Deferred Compensation Enhancement Program

State Board of Administration of Florida
FRS New Hire Materials

State of Colorado
Invest in the Journey

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

State of North Carolina
NC 401(k) Plan - Supplemental Retirement Program

State of North Carolina Deferred Compensation Plan
Start Down a Path to a Better Retirement

Suffolk County Public Employees Deferred Compensation Board
Participant History Aggregator Retrieval On-line System (PHAROS)

TexaSaver Program
TexaSaver 401(k) and 457 Program

2006 State of Alabama Increase Deferral
Campaign

The City of New York
NYCE IRA

The State of Idaho
2006 State of Idaho Enrollment Campaign

The Milwaukee County Deferred
Compensation Plan
The Milwaukee County Deferred
Compensation Plan - An opportunity to grow
your retirement savings

Wisconsin Deferred Compensation Program
Steppingstones to Retirement
WY Retirement System Deferred
Compensation Plan
Addition of Target Date Funds to Investment
Lineup

The State of Alabama Deferred
Compensation Plan

To view examples of these award winning programs please visit the NAGDCA Clearinghouse and search the 2007 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>

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

Christine Cavanaugh
City of Spokane

Cindy Seymour
Tucoemas Federal Credit Union

Dan Matusiewicz
City of Newport Beach

David Pomaville
Fresno Metropolitan Flood Control District

Diana Leibrich
San Bernardino County Fire

Gena Trujillo
University of Colorado

Gina McGrail
Fire and Police Pension Association of
Colorado

Greg Bych
City of San Diego

Jeffrey Bean
US Conference of Mayors

Kathy Bartlett
Clark County

Lyn Howarth
County of San Diego

Robert Osip
City of Henderson

**NAGDCA Government Secondary
Member**

Alice Ng
Golden Gate Bridge

Anastacio V Santiago Jr
State of California

Cathy Cale
State of Washington

Edith Driscoll
City of Santa Cruz

Geraldine Jimenez CFA
CalPERS

Kristen Rodriguez
County of San Diego

Lori Doyle CRC, CRA
CalPERS

Sarah Corbett
State of South Carolina

Stefany Toll
Golden Gate Bridge

Steve Rios
San Mateo County

Valerie Pannabecker
Modesto Irrigation District

NAGDCA Primary Industry Member

Alonzo Wickers
The TDS Group

Carlotta Oliver
Black Knight Asset Management

David Ray
Diversified Investment Advisors

Greg Settle
Northwest Capital Management

Jason Vinikoor
Hansberger Global Investors

Jim Kwok
JP Morgan

Marc Robinson
SageView Advisory Group

Marcus Wu ESQ
Hanson, Bridgett, Marcus, Vlahos & Rudy,
LLP

Michael Ford
Watson Wyatt Worldwide

Mike Crissey
Principal Global Investors

Steven E Sundberg
Rainier Investment Management Inc

NAGDCA Associate Industry Member

Akin N Greville
Wellington Management Company LLP

Amy Humphrey
Hartford Life Insurance Company

Andrew Light
Great-West Retirement Services

Barbara Healy
SST Benefits Consulting & Insurance
Services Inc

Brent Neese
Great-West Retirement Services

Brent Petty
Northwest Capital Management

Brian A Roberts
Capital Guardian Trust Company

Carl Steinhilber CFS
ING Financial Advisers LLC

Chris Neece
Nationwide Retirement Solutions (NRS)

Dale Parker
Arnerich Massena & Associates Inc

Dan Darfler
AllianceBernstein

Daniel Hanlon
Fidelity Investments

Dave McLeod
Advised Assets Group

David Bodine
Galliard Capital Management Inc

Dolores Cadette-Branche
ING Financial Advisers LLC

Don Vessels
AIM Investments

Eric Stevenson
Nationwide Retirement Solutions (NRS)

Erin Carney
AllianceBernstein

Erin Pauley
Edward Jones

Geoff LeMieux
Wellington Management Company LLP

Gillane Isabelle
AIG VALIC

Gina Golson Nunery
TIAA-CREF

Gregory Dosmann
Edward Jones

Jacob Armstrong
JP Morgan

Jacqueline Fearer
Fidelity Investments

James Davey
Hartford Life Insurance Company

Jennifer Perkins
Principal Global Investors

Jennifer Sailors
AIG VALIC

Jerry O'Brien
SST Benefits Consulting & Insurance
Services Inc

Jessica L McCliss
The TDS Group

John Lamm
Nationwide Retirement Solutions (NRS)

L Douglas Holt
The TDS Group

Laura Whitlock
Great-West Retirement Services

Laurel Cochennet
AIG VALIC

Linda Ulrich CMFC, CLU
Great-West Retirement Services

Liz Davidsen
Great-West Retirement Services

Margarita Hughes
Innovest Portfolio Solutions

Marianne Franco
Great-West Retirement Services

Mark Valentine
Charles Schwab & Co Inc

Matt Petri
T Rowe Price

Michael Markovic
T Rowe Price

Michael McGhee
Hartford Life Insurance Company

Mike Eldredge
ING Financial Advisers LLC

Molly Newcomb
AIM Investments

Monica Knowles
Morley Financial Services Inc

Nancy Ornduff
CitiStreet

Nora Hedges
FasCorp

Patrick Ray
Nationwide Retirement Solutions (NRS)

Peter Gallagher
AIM Investments

Preston Cherry
Prudential Financial

Rich Ohde
Nationwide Retirement Solutions (NRS)

Rick Rodgers
Innovest Portfolio Solutions

Robert Shaw
Hartford Life Insurance Company

Ron Gatti
AIG VALIC

Ron Sanchies
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Ronald Barhorst
ING Financial Advisers LLC

Sean Laird
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Sharra Cookson
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Shelley Fredrick
Great-West Retirement Services

Suzanne Rogers
Fidelity Investments

Thomas Rose
Capital Guardian Trust Company

Thomas Waters
Putnam Investments

Tom Axline
ICMA-RC

Veronica Christiansen
The TDS Group

Vince Ortega
Capital Guardian Trust Company

Virginia Elizabeth Sullivan
Systematized Benefits Administration
Incorporated

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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 14, 2007. 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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