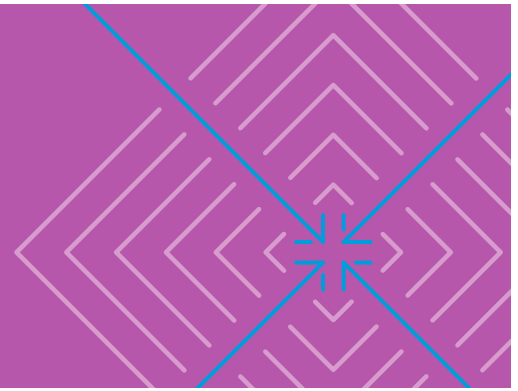




2017 RETIREMENT SOLUTIONS FORUM

RETIREMENT LEADERS MAKE A DIFFERENCE



AB, 1345 Avenue of the Americas, 41st Floor, New York, NY 10105

WEDNESDAY, OCTOBER 4

12:00 PM **REGISTRATION AND LUNCH**

12:30 PM **OPENING REMARKS
WHO ARE YOU CALLING A FIDUCIARY?—DIFFERENTIATING YOURSELF
IN TODAY'S CHANGING DC LANDSCAPE**

MARK GESSNER

SENIOR MANAGING DIRECTOR, HEAD—US RETAIL SALES, AB

JENNIFER DELONG

MANAGING DIRECTOR, HEAD—DEFINED CONTRIBUTION, AB

1:00 PM **WASHINGTON IN TURMOIL: WHAT IT MEANS FOR THE RETIREMENT INDUSTRY**

BRIAN H. GRAFF, ESQ., APM

EXECUTIVE DIRECTOR AND CHIEF EXECUTIVE OFFICER, AMERICAN RETIREMENT ASSOCIATION

A Washington insider's perspective on the current state of play on critical issues affecting the retirement industry including the status of the fiduciary rule, state fiduciary regulation, and the possibilities for tax reform.

2:00 PM **THE "F" FACTOR: HOW ONE WORD (FIDUCIARY) CAN CHANGE YOUR LIFE**

KAREN W. SCHEFFLER

SENIOR ERISA LEGAL COUNSEL, AB

GEORGE M. GERSTEIN

COUNSEL, STRADLEY RONON STEVENS & YOUNG, LLP

JOAN M. NERI

COUNSEL, DRINKER BIDDLE & REATH LLP

Our panel of experts will discuss the latest news concerning the DOL Fiduciary Rule, including any delays to the January 1, 2018 applicability date of the Best Interest Contract Exemption and other prohibited transaction exemptions. The panel will also provide an update on trends in 401(k) litigation, the latest cases and rulings, and ways in which 401(k) litigation and the DOL Fiduciary Rule are helping to shape industry trends. The goal of the session is to provide talking points on how to address these topics with plan sponsors.

3:00 PM **BREAK**

RETIREMENT LEADERS MAKE A DIFFERENCE

3:15 PM

BREAKOUT SESSIONS

IMPROVING FIXED-INCOME OUTCOMES IN DC PLANS

ERIN BIGLEY, CFA

SENIOR PORTFOLIO MANAGER—FIXED INCOME, AB

GREGORY R. HANDRAHAN, AIF

INSTITUTIONAL RETIREMENT SPECIALIST, AB

WHY EQUITIES NOW—THREE THINGS TO CONSIDER

SCOTT KRAUTHAMER, CFA, CAIA

MANAGING DIRECTOR—EQUITIES, AB

MJ ZAYAC

DIRECTOR, INSTITUTIONAL RETIREMENT SPECIALIST, AB

WHEN TIPS BECOME TRAPS—A PLAN SPONSOR'S GUIDE TO PRUDENTLY SELECTING TARGET-DATE FUNDS

CHRISTOPHER NIKOLICH

HEAD—GLIDE PATH STRATEGIES (US)—MULTI-ASSET SOLUTIONS, AB

TODD M. MANN, CIMA, CFS

DIRECTOR, INSTITUTIONAL RETIREMENT SPECIALIST, AB

5:45 PM

DAY ONE WRAP UP

7:00 PM

OFF-SITE DINNERS

THURSDAY, OCTOBER 5

8:00 AM **BREAKFAST**

8:30 AM **OPENING REMARKS**
SETH BERNSTEIN
PRESIDENT AND CHIEF EXECUTIVE OFFICER, AB

8:45 AM **BUILD A BETTER PATH: MAKING INVESTMENT CHOICES IN A NEW MARKET LANDSCAPE**
RICHARD A. BRINK, CFA
MARKET STRATEGIST—CLIENT GROUP, AB

What drives investment success? Over the coming years, we believe it will be less about maximizing returns, and more about how effective your return path is. Our market strategist presents the case for implementing portfolio-building pillars that may lead to a better up/down-capture ratio—a powerful barometer of success. We'll also share key post-crisis themes that we see impacting markets and affecting up/down-capture opportunities today.

9:30 AM **BREAK**

9:45 AM **BREAKOUT SESSIONS**

EMPOWER
HSA's AND THE FUTURE OF RETIREMENT
PETER J. KAPINOS

VICE PRESIDENT, HEAD OF ADVISOR, SPONSOR AND INVESTMENT MARKETING, EMPOWER

Many employers are exploring ways to integrate healthcare savings with retirement plan savings. Learn how top advisors and consultants are addressing this trend and helping clients navigate the convergence of health and wealth. Topics to be discussed include how you can help plan sponsors and participants save more and benefit from an integrated plan, why personalization and integration are so important and how an integrated approach can differentiate your service offering and lead to stronger client relationships.

TRANSAMERICA
THE CONVERGENCE OF WEALTH AND HEALTH
CHAD BROWN

VICE PRESIDENT, MANAGING DIRECTOR OF RETIREMENT, LARGE AND MEGA MARKET
RETIREMENT DISTRIBUTION, TRANSAMERICA

To put it simply, Transamerica is in the business of helping people live well. That's because our focus goes well beyond retirement accounts. It's our passion to empower people to add more years to their lives and more life to their years. That means a healthy account balance and a healthy heart to match. As you'll come to discover, wealth + health is a central part of everything we do.

VOYA FINANCIAL
HOW TO PROSPECT AND TAKEOVER RETIREMENT PLAN BUSINESS
RUSSELL DEBONIS

REGIONAL VICE PRESIDENT OF SALES, VOYA FINANCIAL

It's getting more and more complicated to maintain a qualified plan and with the new DOL rule changes looming, there is even more speculation on what is needed and required. This session will walk through key attributes of a plan like fees, funds, fiduciary assurance, plan design and help advisors take a deeper look into how they should evaluate each attribute against the new litigation landscape.

12:15 PM **CLOSING REMARKS AND LUNCH**

RETIREMENT LEADERS MAKE A DIFFERENCE



SETH BERNSTEIN
PRESIDENT AND CHIEF EXECUTIVE OFFICER, AB

Seth Bernstein was appointed President and Chief Executive Officer of AB in 2017. Prior to his appointment, he had a distinguished 32-year career at JPMorgan Chase, most recently as managing director and global head of Managed Solutions & Strategy at J.P. Morgan Asset Management. In this role, Bernstein was responsible for the management of all discretionary assets within the Private Banking client segment. Among other roles, he served as managing director and global head of Fixed Income & Currency for 10 years, concluding in 2012. Prior to that, Bernstein held the position of chief financial officer at JPMorgan Chase's Investment Management and Private Banking division. He holds a BA in political science and economics from Haverford College. Bernstein is a member of the Board of Managers of Haverford College.



ERIN BIGLEY, CFA
SENIOR PORTFOLIO MANAGER—FIXED INCOME, AB

Erin Bigley is a Senior Portfolio Manager for the Fixed Income team and is a member of the firm's Responsible Investment Committee, as well as the Municipal Impact Investment Policy Group. She joined AB in 1997 and previously served as a portfolio manager and trader for global and Canadian bond strategies. Bigley also spent two years based in London as the global head of fixed income business development for institutional clients. She is the coauthor of "LDI: Reducing Downside Risk with Global Bonds," published in The Journal of Investing. Bigley holds a BS in civil engineering from Villanova University and an MBA from the Massachusetts Institute of Technology's Sloan School of Management. She is a CFA charterholder.



RICHARD A. BRINK, CFA
MARKET STRATEGIST—CLIENT GROUP, AB

Richard A. Brink is a Senior Vice President and Market Strategist in the Client Group. Previously, he served as a managing director in the Alternatives and Multi-Asset Group. Prior to that role, Brink was a senior portfolio manager in Fixed Income, and before that an investment director for fixed-income investments within the Global Retail Investments Group. Before joining AB in 2004, he was senior product manager at the Dreyfus Corporation, covering both retail and institutional fixed-income offerings. Brink was previously a senior trainer, dealing primarily with the design and delivery of product training to financial advisors and mutual fund sales representatives. He holds a BS in applied mathematics and economics from Stony Brook University, and is a CFA charterholder.



CHAD BROWN
**VICE PRESIDENT, MANAGING DIRECTOR OF RETIREMENT, LARGE AND MEGA MARKET
RETIREMENT DISTRIBUTION, TRANSAMERICA**

Chad Brown has more than 20 years of retirement plan industry experience. As the Vice President, Managing Director of Retirement, Large and Mega Market Retirement Distribution, Chad oversees the sales and business activities for retirement product lines from \$50 million in plan assets and larger.

Chad is an established leader in the industry. He has been consistently recognized for his extensive experience with portfolio design and monitoring, plan design, participant education, practice management and sales in the defined benefit and defined contribution plan markets.

He leads a region of high caliber financial services professionals whose focus is to build strong business relationships and support the success of their clients.

Chad lives in Austin, Texas with his family. He enjoys family vacations, golf, soccer and the outdoors.



RUSSELL DEBONIS
REGIONAL VICE PRESIDENT OF SALES, VOYA FINANCIAL

Russell DeBonis, Regional Vice President of Sales for the wire house channel for Long Island, Metro New York and Northern New Jersey. Since 1988, Russell has helped financial advisors, at every level, install and service more than 1,000 corporate plans totaling greater than \$1 Billion in plan assets. Joining Russell, as his Internal Wholesaler, is Kyle Birchall.



JENNIFER DELONG
MANAGING DIRECTOR, HEAD-DEFINED CONTRIBUTION, AB

Jennifer DeLong is a Senior Vice President and a Managing Director and Head of Defined Contribution, responsible for leading AB's business development strategy for defined contribution in North America. This includes all product management and development, and marketing and participant communications, as well as client services for institutional custom target-date clients. Since joining AB in 1999, DeLong has held various senior client relationship management, product management and marketing roles, all primarily focused on defined contribution, 529 college savings plans (including AB's CollegeBoundfund) and sub-advisory insurance services for both institutional and retail clients. Before joining AB, she worked in various sales, marketing and client relationship management roles for both small- and mega-sized defined contribution plans. DeLong holds a BS in business management with a minor in international business from The College of New Jersey, as well as FINRA Series 6 and 63 licenses.



GEORGE M. GERSTEIN
COUNSEL, STRADLEY RONON STEVENS & YOUNG, LLP

George Michael Gerstein concentrates on the fiduciary and prohibited transaction provisions of ERISA as they apply to the investment and management of plan assets. He has experience with various services and asset classes, including FX, stable value and derivatives. He has also examined and written about the potential ERISA implications of the Shanghai-Hong Kong Stock Connect.

His experience includes advising on rules and regulations related to the investment and management of ERISA and governmental plans; negotiating investment management and other agreements and documentation on behalf of both plans and financial service providers; analyzing and negotiating fund formation documents for hedge funds, private equity funds and venture capital funds (including side letter provisions); and reviewing ISDAs and other market agreements.

Prior to joining Stradley Ronon, Gerstein was an associate at an employee benefits law firm in Washington, D.C. He also served as vice president and counsel at State Street Bank and Trust Company and as a legal division associate at Deutsche Bank.

RETIREMENT LEADERS MAKE A DIFFERENCE



MARK GESSNER

SENIOR MANAGING DIRECTOR, HEAD—US RETAIL SALES, AB

Mark Gessner is the Head of US Sales for AB US Retail. As the Head of US Sales, Gessner leads a team of sales professionals responsible for marketing and distribution of AB investment solutions through financial intermediaries. These intermediaries include National Broker Dealers, Regional and Independent Broker Dealers, National and Regional Banks, Registered Investment Advisors and DC Recordkeepers. The US Sales Team Consists of 4 Divisional Managers, 40 Regional Managers, and 4 Retirement Specialists. Prior to the Head of US Sales, Gessner was the Southern Divisional Director from October 2008 until January 2015.

Gessner joined AB in 2004, as a Regional Manager covering the state of Georgia in the Southern Division. During his tenure as Regional Manager, his territory consistently qualified for Century Club and ranked in the Top 10 (2005-2008). Prior to joining AB, Gessner was a Regional Marketing Director in Georgia in the Independent Advisor Division for Putnam Investments. Gessner began his career in the asset management industry in 1994 as a Regional Director for Federated Investors within their Bank Trust, Brokerage, and Capital Markets Division. At Federated, his territory qualified for President's Club from 1996-2000. He also served on the Federated Advisory Council to Leadership (1997-2000).

Gessner graduated Cum Laude with a BA from Wake Forest University with a degree in Political Science and holds MBA from the University of Pittsburgh's Joseph Katz Graduate School of Business. In addition, Gessner attended the Securities Industry Institute at the Wharton School of Business at the University of Pennsylvania (2000) and holds the Certified Investment Management Analyst designation (2005).

Gessner resides in Atlanta with his wife Patty and their three boys Riley, Jack and Brady.



BRIAN H. GRAFF, ESQ., APM

EXECUTIVE DIRECTOR AND CHIEF EXECUTIVE OFFICER, AMERICAN RETIREMENT ASSOCIATION

Brian H. Graff, Esq., APM, began serving as Executive Director/Chief Executive Officer of the American Society of Pension Professionals and Actuaries (ASPPA) in November 1996. In this capacity, Graff oversees ASPPA's operations, is a member of ASPPA's Executive Committee and, working with ASPPA's Board of Directors, chart the strategic direction for the organization. ASPPA is a national organization of more than 11,000 retirement plan professionals who provide consulting and administrative services for qualified retirement plans covering millions of American workers. In addition to representing the interests of ASPPA's members and its affiliates before Congress and federal regulatory agencies, ASPPA annually conducts more than a dozen industry conferences, and annually administers more than 5,000 examinations leading to various industry-related professional credentials. Mr. Graff spearheaded the creation of the National Association of Plan Advisors (NAPA), the Council of Independent Recordkeepers (CIKR) and forged a partnership between ASPPA and the National Tax-Shelter Accounts Association (NTSAA). He has testified multiple times before Congress, the Department of Labor and has served as a White House delegate for the National Summit on Retirement Savings. The American College of Employee Benefits inducted Mr. Graff and he is listed as one of the top 5 most influential people in the 401(k) industry. Graff received his doctoral degree in law, cum laude, from the University of Pennsylvania Law School in Philadelphia. He holds a bachelor of science in accounting with distinction from Cornell University in Ithaca, NY.



GREGORY R. HANDRAHAN, AIF

INSTITUTIONAL RETIREMENT SPECIALIST, AB

Greg Handrahan is an Institutional Retirement Specialist for the AB Investments Client Group. He delivers in-depth research, carefully developed investment solutions and communications implementation support to plan sponsors and their consultants in the Midwest United States.

Prior to joining AB in early 2011, Handrahan was the Director of Retirement Services of an LPL Financial branch outside of Orlando, FL. He oversaw all aspects of the implementation and on-going management for their retirement plan clients. Preceding this he held multiple positions in the financial services industry including a position on the floor of the New York Stock Exchange and a financial statement analyst position. In 2009, Handrahan earned the Accredited Investment Fiduciary designation from the Center for Fiduciary Studies. Handrahan holds a BA in international business from Rollins College and an MBA from NYU Stern with coursework at University of Chicago Booth. He holds Series 7, 66 and IL Health, Life and Variable Annuity Insurance licenses.



PETER J. KAPINOS

VICE PRESIDENT, HEAD OF ADVISOR, SPONSOR AND INVESTMENT MARKETING, EMPOWER

Peter Kapinos is responsible for developing engagement strategies for clients in Empower Retirement's 401(k), not-for-profit and government markets, including advisor, consultant and plan sponsor programs. Prior to his current role, he held numerous management responsibilities within the organization, including sales, product, and relationship management. He joined the organization in 1989. Peter has been an active member of industry groups including the Defined Contribution Institutional Investment Association (DCIIA), the National Association of Plan Advisors (NAPA), and the Plan Sponsor Council of America (PSCA).

A frequent speaker at industry and professional conferences, Peter has appeared in numerous industry publications, including The Wall Street Journal, Pensions & Investments, PLANSPONSOR and Investment News. Peter graduated magna cum laude, earning a Bachelor of Arts and a Bachelor of Science from Boston University. He currently maintains FINRA Series 53 and 63 securities registrations to coincide with sponsoring broker-dealer registrations. Peter also holds FINRA Series 7 and 24 credentials.



SCOTT KRAUTHAMER, CFA, CAIA

MANAGING DIRECTOR—EQUITIES, AB

Scott Krauthamer is Managing Director of AB's Equity Business Development and covers the US, international and global services for both our Institutional and Retail Growth products. Prior to joining the firm, he held a variety of investment and product-management roles at Legg Mason, U.S. Trust, Bank of America and J.P. Morgan Private Bank. Krauthamer started his career as an analyst at J.P. Morgan in 1998, and his financial-services experience spans investment-management, quantitative analysis, marketing and business development. He holds a BS in finance and management information systems from the State University of New York, Albany, and is a CFA charterholder and a CAIA designee.



TODD M. MANN, CIMA, CFS

DIRECTOR, INSTITUTIONAL RETIREMENT SPECIALIST, AB

Todd Mann is a Director, Institutional Retirement Specialist for AB Investments. He is responsible for the sales of defined contribution and defined benefit assets through intermediaries in the Northeast market. Mann has been with AB since 2004.

Mann earned his Bachelor of Arts degree from the University of Connecticut. Mann is a Certified Investment Management Analyst and Certified Fund Specialist as well as a member of the Investment Management Consultants Association and Institute of Business and Finance.



JOAN M. NERI

COUNSEL, DRINKER BIDDLE & REATH LLP

Joan Neri is counsel at the nationally recognized law firm of Drinker Biddle & Reath LLP where she focuses on employee benefits and retirement account financial services. With more than 29 years of experience, Joan works with major publicly-held corporations, closely held corporations, U.S. affiliates of foreign corporations and tax-exempt organizations on matters involving benefits and compensation, with a focus on all aspects of ERISA compliance. Joan represents plan service providers (including registered investment advisers, broker-dealers, third party administrators, and recordkeepers) in fulfilling their obligations under ERISA, including fiduciary status and the considerations associated with structuring, developing and offering investment products and services to ERISA plans. Joan also counsels employers, management and plan fiduciary committees on their fiduciary compliance responsibilities and advises them on the design of qualified retirement plans (including ESOPs), nonqualified executive compensation plans and welfare benefit plans, day-to-day plan administrative issues and transactional planning involving benefit plan acquisitions, plan mergers and plan terminations. Joan is a frequent speaker throughout the country on legislative and regulatory developments impacting services providers to ERISA plans, ERISA fiduciaries and employee benefit plans and has authored numerous articles on these topics.



CHRISTOPHER NIKOLICH
HEAD—GLIDE PATH STRATEGIES (US)—MULTI-ASSET SOLUTIONS, AB

Christopher Nikolich joined the firm in 1994 and is the Head of Glide Path Strategies (US) in the Multi-Asset Solutions business, leading research efforts relating to effective target-date fund construction. He is the author of *Anti-Depression Advice for Retirees*, among other defined contribution (DC)—related research. Nikolich also works closely with clients in the structuring of their customized target-date funds. He was previously a senior investment director within DC. From 2002 to 2008, Nikolich was a senior portfolio manager on the Blend Strategies team, where he worked closely with clients on the creation and implementation of multi-asset-class solutions. From 2004 to 2006, he was based in London, where he worked with clients in the UK and Europe. From 1996 to 2002, Nikolich was a portfolio manager in the Index Strategies Group, where he managed risk-controlled equity services. He holds a BA in finance from Rider University and an MBA in finance and international business from New York University, and is a member of the Board of Trustees of Rider University.



KAREN W. SCHEFFLER
SENIOR ERISA LEGAL COUNSEL, AB

Karen W. Scheffler is Senior Vice President and Senior ERISA Legal Counsel at AB, responsible for overseeing the firm's compliance with the Employee Retirement Income Security Act of 1974 ("ERISA"). She also leads the firm's monitoring and client education activities with regard to the fiduciary and regulatory requirements that impact retirement plans and advisors. Prior to joining AB, Scheffler was a partner at Olshan Frome Wolosky, where she advised clients on all aspects of ERISA that impact investment management. Before that she was of counsel at Troutman Sanders and counsel at Lowenstein Sandler. Scheffler began her career at the United States Department of Labor as an investigator focused on ERISA enforcement, and subsequently worked at Deloitte Tax, consulting with plan sponsors on employee benefits. She holds a BA in English from the University of California at Los Angeles and a JD from the Maurice A. Deane School of Law at Hofstra University.



MJ ZAYAC
DIRECTOR, INSTITUTIONAL RETIREMENT SPECIALIST, AB

MJ Zayac is currently a Director and Institutional Retirement Specialist within the Retirement Plans Division at AB, covering the Southern region of the United States. Prior to his current role, he was a Client Service Officer covering the Northeast, Mid-Atlantic, and Ohio Valley regions. Prior to joining AB in 2000, he spent two years at Prudential Financial. Zayac graduated from the University of Scranton (PA) with a degree in Marketing and a minor in History. Zayac currently resides in Frisco, TX with his wife and 3 sons.

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