

2 CPE

**St. Louis IMA, Ken Cohen & Gary Reding Present:
401K Employer Responsibility & Legislation Changes**

Tuesday, May 12th, 2009

**Spazio's at the Westport Comfort Inn
12031 Lackland Road * St. Louis, MO 63146**

Do you Understand the Implications of the Pending Fee Disclosure Legislation to Your Company ?
Is your 401(K) Plan in the cross-hairs ?

If you have responsibility for or are involved with monitoring your company's 401K plan, you need to attend this seminar. With fee disclosure legislation pending, it is crucial that all plan sponsors have a thorough understanding of their exposure to the information that will be disseminated to their employees. Although they are not required to choose the least expensive services, employers need to know who is receiving money - how much and for what services - and whether these costs represent reasonable pricing and provide good value. Once full fee disclosure is mandated by Congress, the selection process by the employer of the plan administrator and the associated incentives about where funds get invested will become public knowledge to the employee base, thereby resulting in possible legal and probable moral integrity issues for employers.

See what steps you can take to be ahead of the curve and avoid future problems with your plan.

Your Instructors - Ken Cohen and Gary Reding

Ken Cohen is Wealth Advisor for the Clayton / St. Louis / Southern Illinois region for UMB Bank. He has 32 years of experience in the financial services industry and specializes in helping his clients coordinate their corporate benefits with their personal investment/retirement and estate planning.

Prior to joining UMB, Ken managed his own private financial planning practice for 14 years after many years at Stifel Nicolaus. He received a B.S.B.A. from Washington University and has his Certified Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations from the American College in Bryn Mawr, PA.

Gary Reding is a Pension Consultant for StanCorp Equities, Inc., part of the Standard Financial Group and a representative of StanCorp Investment Advisers, Inc., a Registered Investment Advisor. He has over 24 years experience working with a variety of retirement plans, primarily 401(k)'s. Gary spent 10 years in administration and technical consulting with regional banks and national insurance companies. In addition, he has over 14 years of sales and marketing experience.

**Don't Miss This
401K Employer
Responsibility &
Legislation Change
Update!**

**Cost - \$30, before May
5th
\$35, after May 5th**

**Please complete the ac-
companying registration
form to reserve your seat**



St. Louis IMA Chapter
Professional Development Seminar
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12031 Lackland Road * St. Louis, MO 6146

NAME _____
EMPLOYER _____
MAILING ADDRESS _____
CITY, STATE, ZIP _____
OFFICE PHONE _____
EMAIL _____

Session 1 1:00 - 3:00, Registration \$30.00 before May 5th
_____ Missouri Sales and Use Tax Update (2 CPE Available)

Session 2 3:15 - 5:15, Registration \$30.00 before May 5th
_____ 401K Employer Responsibility & Legislation
Changes (2 CPE Available)

Cost is \$35.00 per session after May 5th, no refunds will be given after May 5th.

Companies must provide a completed form for each participant with payment (whether registering on-line or paying by check). Please submit payment on-line utilizing Paypal at stlouis.imanet.org or by check payable to:

St. Louis IMA Chapter
c/o Rick Stemler
727 N. New Ballas Road
Creve Coeur, MO 63141

Also send completed forms to the same address or fax to 314-567-0323. Please direct any questions to Rick Stemler at 314-567-7994 or rstemler@thecornerph.com.