

From the President's Desk ...



Susie Dahl

Retirement Reality - Tough Times, Straight Talk is the theme of this year's NPEA Annual Conference. The goal of our 2009 conference is to assist you, the public pension educators, with delivering messages and educational programs that address the harsh realities of the economic, financial, and legislative challenges that are faced by our plans today.

For public employees, the retirement reality has been altered by a market collapse, unlike anything seen since the Great Depression. While most public employees still have the protections offered by our defined benefit (DB) plans, the changing landscape of our economy may threaten the very existence of DB plans in the future. With budget shortfalls and huge contribution rate increases on the horizon, plan administrators and staff are recognizing the challenges that lie ahead.

For retirees, the benefits provided by DB plans will most likely remain intact because of state and federal benefit protections. However, the market conditions over the past year have eroded a large portion of the personal wealth of this group. After years of being out of the workforce, many of our retirees find themselves in the job market again competing for any job to make ends meet. Those not yet retired are facing the daily fear of layoffs and the growing reality of working years longer just to be able to afford retirement.

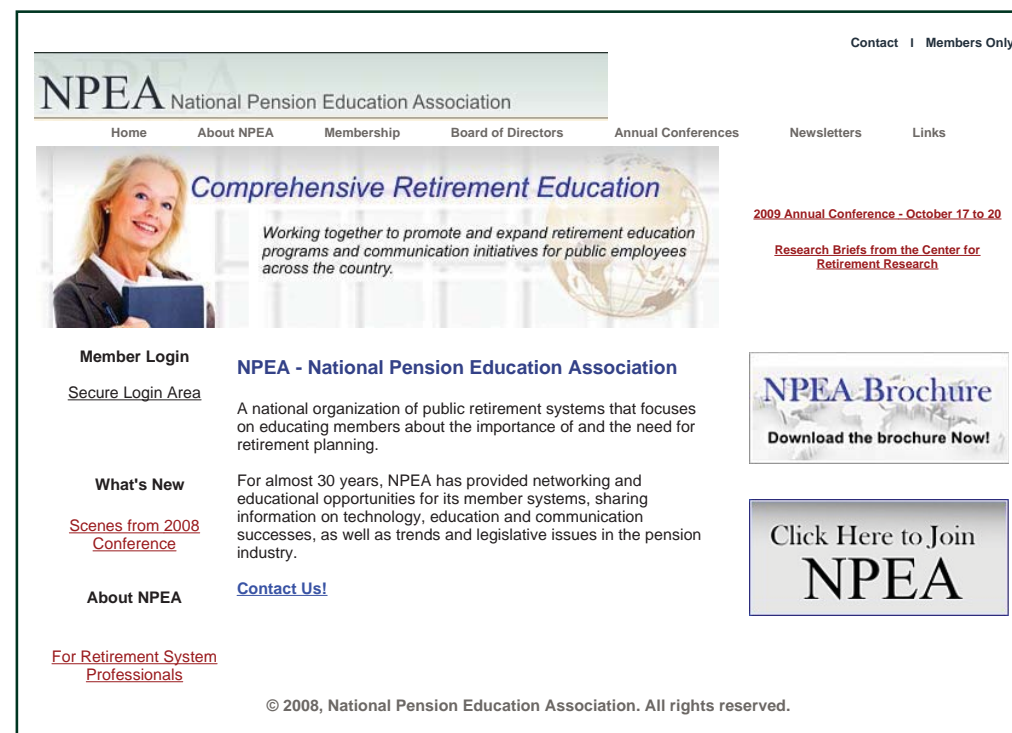
In these uncertain times, our members will look to their retirement systems for information and guidance to successfully navigate these challenges. Communicating the messages of change will require straight talk and honest dialog with our members. The conference agenda (see pages 3-6) has been designed to assist our member systems with tackling these tough issues.

During the first evening of the conference, we will discuss the effects of the financial crisis on our retirement systems. This includes the continued attack on public DB plans and what's happening at the federal level that will impact our members. The next day, we'll revisit some old topics such as estate planning and returning to work after retirement, which in today's environment take on new significance. We will learn from communication experts how to craft

messages that instill confidence that we are working for the best interest of our members. Systems will have the opportunity to share best practices and techniques used to reach our diverse audiences. We will continue a discussion that began at last year's conference on safeguarding information when using the latest technology. And of course, there will be time to network with colleagues in an environment suitable for sharing information and programs.

Even under these tough economic conditions, we are pleased to offer a reasonable conference and hotel rate. The NPEA Board of Directors worked very hard this year to lower the conference fee hoping to provide an opportunity for more members to attend. For those who will be unable to attend this year due to travel restrictions, we encourage you to stay connected through the NPEA website – www.npea.com. As caretakers of this organization, we continually strive to improve the services we provide to our members and to promote the organization in a manner befitting its long and esteemed history. We appreciate your continued support and hope to see you in Florida for the 2009 Annual Conference.

**Stay connected all year long –
Visit www.npea.com**



At www.npea.com you can ...

- View conference information and register to attend
- Read newsletters
- Use the member login
- Get access to retirement industry research
- And more!

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**2009 Conference Preview
Retirement Reality:
Tough Times, Straight
Talk**

**Register for the
2009 Conference at
www.npea.com!**



**TradeWinds Island
Grand Hotel
St. Pete Beach, FL
October 17-20, 2009**

What's Inside:

- Conference Preview
- Conference Agenda
- St. Pete Beach Facts

NPEA Annual Conference Preview - October 17-20, 2009

Retirement Reality – Tough Times, Straight Talk



Thomas R. Lussier, "Shedding Light on the Changing State of the Pension Industry"

In 2003, following more than 26 years as a legislator and administrator in Massachusetts state government, Thomas Lussier formed Lussier, Gregor, Vienna & Associates, Inc. (LGV&A), a firm providing a full range of government-related consulting services and legislative representation primarily in Washington, DC.



Terry Mumford, "The Realities of Working in Retirement"

Terry Mumford is a partner in the Ice Miller, LLP Employee Benefits Practice Group and concentrates her practice in public sector employee benefits. She works with governmental pension plans across the country, and consults with public sector employers and associations, including public university systems and educational institutions on a variety of benefit matters.

Mark McChesney, "Social Networks: The Good, The Bad and The Ugly (and Maybe Even Embarrassing)"

Mark McChesney is the Information Security Officer (ISO) for the Kentucky Retirement Systems (KRS). Prior to joining KRS, he held various senior information technology management roles within Kentucky state government and was responsible for the architecture, management and operation of enterprise voice, video and data infrastructures, as well as security-related activities.

Michael Suprunowicz, "Keeping Your Nest Egg: The Latest Estate Planning Strategies"

Michael Suprunowicz is an attorney and principal in the Schenectady, NY law firm of Higgins, Roberts, Beyerl and Coan, P.C., where he is chairman of the firm's Estate and Tax Department. His areas of practice are Trusts and Estates, Taxation and Corporate and Real Property Law. He is a frequent lecturer for the New York State Bar Association and many other state and national professional groups and organizations.



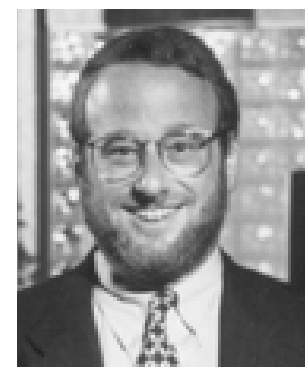
Larry Johnson, "Building a Culture that Rewards Straight Talk and Values Integrity"

Honesty and ethics speaker Larry Johnson delivers fresh insights and practical "how-to's" for leading change, retaining customers, and developing effective working relationships. Since 1986, Larry has presented to more than 2,500 audiences in every state of the union, as well as in the UK, Hong Kong, Malaysia, Indonesia and Australia.



Robert Klausner, "National Caselaw Update"

Robert Klausner, Esq., who specializes in representing public pension funds and consulting state and local government entities on retirement issues, will bring us up to date on the major legal issues facing public pension funds at the local, state and national levels.



Tripp Frohlichstein, "Positive Communications in a Negative Climate"

Tripp Frohlichstein founded MediaMasters, Inc. in 1986 after spending more than a decade at KMOX-TV, the then CBS-owned and operated station in St. Louis. During that period, Frohlichstein acted in various newsroom management capacities, culminating with assistant news director.

Plus . . .

- Annual Best Practices Highlights
- Systems Roll Call where we share what's happening at the state and local levels
- Round table discussions of today's relevant topics affecting the way we communicate with our members
- A variety of networking opportunities with our counterparts throughout the country to better prepare us to meet the changing needs of our members

InFRE Workshop

(open to all conference participants)

The International Foundation for Retirement Education (InFRE) will offer the following continuing education course to all participants without additional sign-up or payment.

- Retirement: Yes, No, Maybe! – Presented by Diane C. Savage, CFP®, CRC®. Public retirement systems have a unique opportunity to help employees make an informed decision about the timing of their retirement. By incorporating the expected future human capital needs of the public employer into the desired results of retirement education programs, helping employees make an informed retirement decision can be win-win for all!

WHO SHOULD ATTEND

- Retirement Benefit Counselors
- Communications/Education Staff
- Seminar Presenters
- System Trustees and Directors
- Staff new in the benefit areas
- Staff contemplating or in the process of developing retirement education programs

WHY YOU SHOULD ATTEND

- Hear what the experts are saying about the issues and hot topics that will affect the retirement of your members.
- Find out what other systems are doing in retirement education.
- Display the latest educational materials from your system.
- Receive continuing education credits for your International Foundation of Retirement Education (InFRE) certification.
- Return home reenergized and retooled to better meet the needs of your members.
- Network with your colleagues from other systems.

Conference Agenda

Retirement Reality – Tough Times, Straight Talk

St. Pete Beach, FL • October 17-20, 2009

Saturday, October 17

2:00-4:00 p.m. Conference Registration

4:00-5:30 p.m. **Pre-Conference Workshop: Annual Best Practices Showcase**

6:00-8:00 p.m. Welcome Reception
(Dinner on your own)

Sunday, October 18

2:30-3:00 p.m. Conference Registration

3:00-5:00 p.m. **InFRE Workshop (open to all conference participants)**
"Retirement: Yes, No, Maybe!,
Diane C. Savage, CFP®, CRC®

5:00-5:30 p.m. Conference Registration

5:30-6:30 p.m. **Conference Welcome**
Susie Dahl, NPEA President

Keynote: Shedding Light on the Changing State of the Pension Industry
Thomas R. Lussier

6:30 p.m. Dinner (Provided)

Monday, October 19

7:30-8:30 a.m. Breakfast Buffet

8:00 a.m.-4:00 p.m. System and Vendor Exhibits

8:30-10:00 a.m. **Building a Culture that Rewards Straight Talk and Values Integrity**
Larry Johnson

10:00-10:15 a.m. Break

10:15-11:30 a.m. **Social Networks: The Good, The Bad and The Ugly (and Maybe Even Embarrassing)**
Mark McChesney

11:45 a.m.-1:00 p.m. Lunch (Provided)

1:00-2:30 p.m.

NPEA State of the Systems Roll Call, What's Happening around the Nation

2:30-2:45 p.m. Break

2:45 -3:45 p.m. **The Realities of Working in Retirement**
Terry Mumford

3:45-5:30 p.m. **Round Table Discussions**
(Dinner on your own)

Tuesday, October 20

7:30-8:00 a.m. Continental Breakfast

8:30 a.m.-4:30 p.m. System and Vendor Exhibits

8:30-10:00 a.m. **Positive Communications in a Negative Climate,**
Tripp Frolichstein

10:00-10:15 a.m. Break

10:15-11:30 a.m. **Keeping Your Nest Egg: The Latest Estate Planning Strategies**
Michael Suprunowicz, Esq.

11:30 a.m.-12:45 p.m. **Lunch (Provided), Annual Business Meeting and Web Site Demo**

12:45-1:45 p.m. **National Caselaw Update**
Robert Klausner, Esq.

1:45-2:00 p.m. Break

2:00-3:00 p.m. **Concurrent Breakout Sessions:**
1. "Clinically Speaking: What Can We Learn from the Counseling Field," Dennis Gatlin
We will discuss the communication and counseling tools that will allow us to be not good, but great counselors and increase our ability to deliver our retirement knowledge more effectively.
2. "What's the Point: Supporting Your Messages to Members Through Design," Sue Theil
In this session, you will learn what to consider in approaching member communications, basic principles of design, and tips and techniques for designing print, online and on-screen materials.

3:00-4:00 p.m.

3. *The Changing Security Landscape*, Mark McChesney
This session will focus on changes in the threats and vulnerabilities of various technologies to your business and information systems infrastructure. We will also discuss changes in compliance activities related to HIPAA. In addition to updates from last year's NPEA session, we will discuss the newest threats to your websites, member self-service portals and other technology-based business solutions you rely on every day.

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6:00 p.m.

Dinner (Provided)

Wednesday, October 21

Departure Day

TO REGISTER You can register for the conference online at www.npea.com.
For reservations at the TradeWinds Island Grand Hotel call (800) 808-9833.

Life after Work: What matters most

The transition to retirement isn't as easy as you might think, but finding a purpose can provide direction for a new life.

Life after work: What matters most

By **SUSAN L. RIFE**
susan.rife@heraldtribune.com

The key to a happy and successful retirement comes down to one thing: Do you matter?

Actually, says Nancy Schlossberg, author of "Revitalizing Retirement: Reshaping Your Identity, Relationships, and Purpose," in a broader sense, success in life is generally tied to a feeling of mattering, of people caring about you and your role in society.

Schlossberg, a counseling psychologist and author of nine books, including "Retire Smart, Retire Happy: Finding Your True Path in Life," has specialized throughout her career in life transitions. Years ago, she came across a "throwaway line" in a study of teenage boys and delinquency.

"What differentiated delinquents from nondelinquents was the degree to which the boys felt they mattered," said Schlossberg. The throwaway from the author was that "in retirement, people probably don't feel they matter so much."

Similarly, Schlossberg said studies of adult students in college showed that it was the degree to which students felt they mattered to their institution that kept them in school. "If you felt you did not matter, you would drop out," she said.

"Always, in the back of my mind, I felt it was a critical concept to understand."

Schlossberg's new book walks retirees (voluntary or involuntary) or those considering retirement through a series of steps to take stock of their psychological portfolios, which are as important as financial portfolios in retirement.

Components in the psychological portfolio are identity,

relationships and purpose. The core of the book defines the terms and helps readers establish their own understanding.

"The first thing is your identity," said Schlossberg. "For people who've been heavily invested in their work, it's an assault to their identity. They no longer know who they are. The tag is no longer there."

Her book gives as one example a man named Justin, whom she describes as a "serial entrepreneur." He had managed a ski resort, operated a marketing company and been publisher of a chain of small newspapers. When he retired at 70, his younger wife and high-school age sons went on about their lives, leaving him at home with his 95-year-old mother-in-law.

"He did not like his new identity," said Schlossberg. But within a few days, he used connections from his working life to find a summer job and eventually went to work for the Department of Labor.

"He once again had a sense of purpose. His identity was not compromised," said Schlossberg.

Not everyone finds the transition that easy. Schlossberg jokes that she should start a business, nag.com, to help those who can't quite find their way out of the woods.

"Some people are lucky enough to have found a new sense of purpose," she said. "I think maybe we should just drug people who don't have a sense of purpose, drag them someplace, an education center, the Longboat Art Center," so that when they awaken, they'll find themselves in a whole, inspiring new world.

"The hard part is getting somebody to the place where they can really explore what will give them a new reason to get up in the morning," she said.

Dr. Nancy K. Schlossberg is an author and lecturer and was a featured presenter at our 2005 annual conference in San Antonio. In her Transitioning to Retirement session she discussed her book "Retire Smart, Retire Happy: Finding Your True Path in Life, and the importance of retirement planning to successfully adjust to the non-financial changes you will experience in that stage of your life. Following our conference, she hosted a PBS Pledge Special, "Retire Smart, Retire Happy," which aired nationwide in October 2007.

Conference Fees

Attendee.....	\$650
Spouse/Guest.....	\$250
Vendor.....	\$1,500

Cancellation Policy: Cancellations up to one month prior will receive a full refund. Cancellations from one month prior to one week prior will receive a 50% refund. No refunds are available for cancellations within one week of the conference.

St. Pete Beach Facts

Conference Dates

Saturday, October 17, 2009 to
Tuesday, October 20, 2009



Location

TradeWinds Island Grand
St. Pete Beach, Florida



The TradeWinds Island Grand Beach Resort is located in St. Pete Beach, Florida, on the Gulf Coast, 30 minutes west of Tampa. Call the hotel at (800) 808-9833 to reserve your room. To guarantee a room at the conference rate

of \$175/night single or double occupancy, you must make your reservations by September 16, 2009.

Transportation

Fly into Tampa International Airport, which is one of the top five airports in the world, and located 30 minutes from the hotel.

Airport Transportation

Call Super Shuttle for reservations at (800) 258-3826. The rate is \$25 one way. Or you can call Resort Transportation Services, which is located at the hotel, at (866) 403-3303 for rates and schedules.

What to Wear

Pack business casual for the conference and a jacket or sweater for the cool evenings.

Weather

St. Pete Beach in October is generally sunny and warm, with an average high of 77° degrees Fahrenheit.



Don't Forget Your Name Tag ...

Name tags are your access to all meals, presentations, and events. We ask that all attendees and guest wear a name tag during these times.

NPEA

National Pension Education Association

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