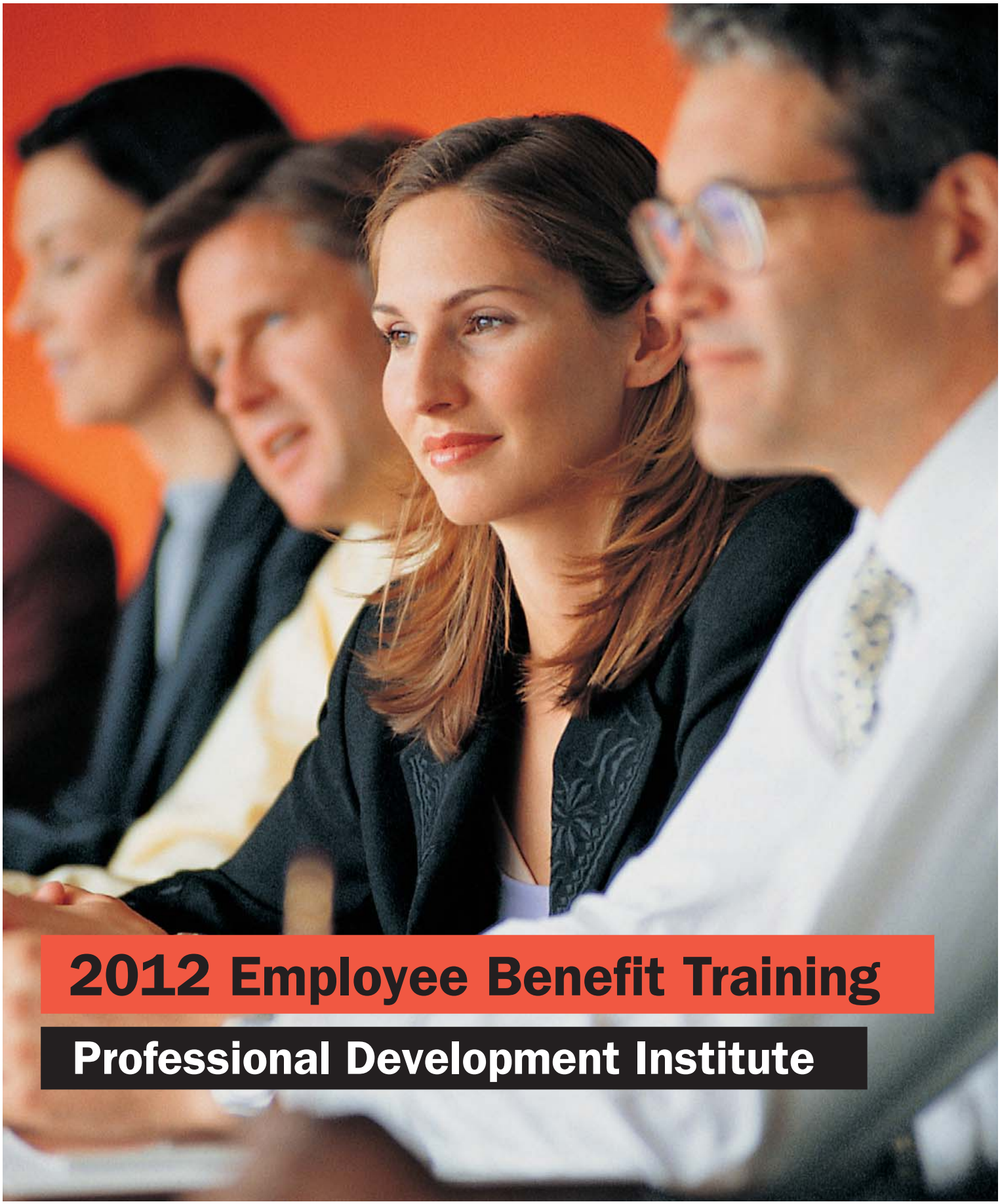

2012 Employee Benefit Training

Professional Development Institute

TOWERS WATSON

Employee Benefit Training

2012

New for 2012

In response to your requests for more training options, we are offering two new single-day seminars as part of our Focus On series: *Qualified Plan Distributions and Loans,* and *Compliance Requirements for Health and Group Benefits.* We are also offering two types of discounts: an "early bird" discount and a discount for multiple attendees from the same organization. And — as we do every year — we have updated seminar content to ensure our training is pertinent to your issues and challenges. See details inside.

Towers Watson is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Website: nasba.org

All PDI seminars are eligible for CPE credits for CPAs, and HR Certification Institute recertification credits for PHR, SPHR and GPHR certificate holders.

About Towers Watson PDI

Now in its 22nd year, the Towers Watson Professional Development Institute (PDI) provides outstanding training in U.S. benefits to HR and benefit professionals from large and midsize employers. We take a fresh approach — one that makes highly technical information relevant, easy to understand and interesting. Our experienced faculty actively engages participants by encouraging interaction. Using a variety of presentation styles, we continually reinforce and clarify complex material. And our concrete examples help you better understand critical rules, regulations and concepts — why and how they've come to be, and how they apply to real life.

As one seminar attendee put it, "You do an exceptional job of taking very complex information and talking about it on a level I can understand."

towerswatson.com/towerswatson/r/pdi.htm

PDI Leadership

William L. Belanger, a senior consultant and member of Towers Watson's Benefits Advisory and Compliance (BAC) group, is the director of Towers Watson PDI, headquartered in the company's Philadelphia office. An attorney by training, with more than 25 years of experience in retirement plan design, operation and compliance, Mr. Belanger develops and delivers benefit seminars and customized in-house education and training programs for clients, and is responsible for PDI's retirement plan course materials. Mr. Belanger has extensive expertise in benefit plan fiduciary responsibility and governance, and is one of Towers Watson's leaders in fiduciary education, training and consulting. In addition, Mr. Belanger frequently publishes articles and serves as a featured speaker at conferences. He is a member of the Bar of the Commonwealth of Pennsylvania.

Joan E. Johnson, a senior consultant and member of Towers Watson's BAC group, is based in the company's Philadelphia office. As a health and group benefit practitioner with more than 20 years of experience, Ms. Johnson develops and delivers client benefit seminars and training programs, and maintains PDI's health and group benefit course materials. Ms. Johnson is a Certified Employee Benefit Specialist, a Fellow of the International Society of Certified Employee Benefit Specialists and a Compensation Management Specialist. She has also served as an instructor at the Center for Management Development of Rutgers University.

"Great job! Made the learning fun."

Overview of PDI Benefit Training

Towers Watson PDI provides training in U.S. employee benefits — from seminars offered nationally to customized training sessions presented onsite at your organization. Depending on the program, participants range from a group of peers from companies all over the country to a single executive getting a quick shot of individualized training.

PDI Benefit Training — At a Glance

To help you assess your needs and select the benefit training that's right for you, here's a quick look at the various PDI options.

Benefit Seminars — Training Delivered at Locations Around the U.S.
These live, face-to-face seminars address retirement plans or health and group benefits on a fundamental level, an in-depth level, or by focusing on a particular set of topics. For more information, see pages 5 – 19.

OnSite℠ Training — Customized Training Delivered at Your Location

PDI Training Solution	Consider if…
Employee Benefit Training	You need benefit training delivered onsite at your location that is customized to your needs regarding training level (fundamental or in-depth), topics, length and, if you desire, provisions of your organization's benefit plans. For more information, see page 20.
Training in Fiduciary Responsibility and Benefit Plan Governance	You or others in your organization serve in a fiduciary role regarding your organization's benefit plans (e.g., by serving on a benefits investment or administration committee) and need comprehensive training in your fiduciary responsibilities and duties as well as best practices of plan governance. For more information, see page 20.
HIPAA Privacy and Security Training	Your staff is new to working with protected health information or needs a refresher course on this legally mandated training, including the latest regulations, your organization's policies and procedures, and changes resulting from the American Recovery and Reinvestment Act of 2009. If your employees received HIPAA training more than five years ago, they are long overdue for another round. For more information, see page 21.
Personal Benefit Training for Executives	You are a senior manager newly appointed to a position with responsibility for your organization's benefit plans, and you need intense grounding in employee benefit plans but don't have the time to travel to an out-of-town seminar. For more information, see page 21.
Benefit Education Coalition	There is a common need for training among your local peer organizations and their respective staffs. PDI will work with you to develop a Benefit Education Coalition to bring cost-effective training on the topics you select to your area. For more information, see page 21.

2012 Benefit Seminars

Towers Watson PDI offers the following seminars in U.S. employee benefits:

- Fundamentals of Retirement Plans (two days)
- Fundamentals of Health and Group Benefits (two days)
- Beyond the Basics: Retirement Plans (two days)
- Beyond the Basics: Health and Group Benefits (two days)
- Focus On: Qualified Plan Distributions and Loans (one day)
- Focus On: Compliance Requirements for Health and Group Benefits (one day)

Maximize your training while managing your resources. Sign up for any of our individual seminars, or take both Fundamentals seminars, both Beyond the Basics seminars, or both Focus On seminars back-to-back in the same location during the same week via the Fundamentals Track, Beyond the Basics Track or Focus On Track.

Which Seminar Is Right for Me?

Seminar	Appropriate if…
Fundamentals of Retirement Plans **Fundamentals of Health and Group Benefits**	You are new to benefits, or you are returning to benefits from working in another discipline and need a crash course in retirement plan and/or health and group benefits fundamentals.
Beyond the Basics: Retirement Plans **Beyond the Basics: Health and Group Benefits**	You have experience and/or previous training in benefits and need a course that dives deeper into selected areas of retirement plans and/or health and group benefits.
Focus On: Qualified Plan Distributions and Loans	You want a detailed discussion of the requirements that apply to qualified plan distributions and loans, including tax treatment.
Focus On: Compliance Requirements for Health and Group Benefits	You want to concentrate on the requirements imposed by ERISA, the IRC, COBRA, FMLA and other laws that apply to health and group benefits.

Each of our seminars will be offered multiple times around the U.S., allowing you to design a training program that is unique to you — one that fits your content, timing and location needs. See page 18 for a complete listing of seminar dates and locations.

Fundamentals of Retirement Plans

What are the different types of employee benefit plans? What are the similarities and differences between ERISA and the IRC? Which plan provisions are required, and which are a matter of plan design? What are the key terms and concepts I need to understand so I can "talk the talk"?

If these are questions you've been asking, then our *Fundamentals of Retirement Plans* seminar is right for you. This course can help retirement plan professionals get acquainted with retirement plans generally, distinguish between defined benefit and defined contribution (including 401(k) and 403(b)) plans, examine the key rules that apply to all plans and put everything in a broader context.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge of the fundamentals of defined benefit and defined contribution retirement plans, including the regulatory and compliance environment
- Understand the key issues in designing and administering retirement plans

Delivery method: Group — Live

Program level: Basic

Prerequisites: None

No advance preparation is required.

CPAs earn 12 CPE credits.

This seminar has been approved for 12.5 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

"Class size was perfect, allowing for easy interaction with peers."

Day One

8:30 a.m. – 11:00 a.m.

Overview of Employee Benefit Plans and Retirement Plans

- Types and goals of employee benefit plans
- Benefit terminology
- Basic structure and operation of an employee benefit plan
- The regulatory environment: ERISA, the IRC, regulations and other forms of government guidance, and the role of federal agencies and the courts
- Types of retirement plans: defined benefit versus defined contribution
- Tax treatment of retirement plans: qualified versus nonqualified
- Summary of key IRC and ERISA requirements

11:10 a.m. – 2:00 p.m.

Defined Benefit Plans: Key Characteristics

- Types of plans: traditional versus hybrid
- Benefit formulas
- Basics of funding and accounting
- IRC limitations on benefits
- Distributions

2:10 p.m. – 4:30 p.m.

Defined Contribution Plans: Key Characteristics

- Types and tax treatment of contributions
- IRC limitations on contributions
- Basics of funding and accounting
- Types of DC plans
- Distributions
- Loans

Day Two

8:30 a.m. – 9:50 a.m.

Participation, Vesting and Benefit Accrual

- Uses of service in qualified plans
- Methods of counting and crediting service
- Minimum requirements for participation, vesting and benefit accrual

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10:00 a.m. – 12:00 noon

Coverage and Nondiscrimination

- Purpose and scope
- “Highly compensated employee” determination
- Satisfying minimum coverage requirements
- Demonstrating nondiscrimination

1:00 p.m. – 3:10 p.m.

Reporting and Disclosure

- Form 5500
- PBGC reporting
- SEC reporting
- SPDs and other key disclosures to plan participants and beneficiaries

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3:20 p.m. – 4:30 p.m.

Pulling It All Together: Governance and Compliance

- The concept of governance
- Common compliance violations
- Government correction programs
- Compliance tips and best practices

There will be frequent breaks and a one-hour lunch each day.

Fundamentals of Health and Group Benefits

What concepts and issues do employers need to focus on for medical plans? What is the potential impact of health care reform on employers? What are health reimbursement arrangements and health savings accounts, and why are employers interested in these features? How do life insurance, disability and flexible spending accounts fit into the equation? And what about key compliance requirements such as COBRA and FMLA?

For answers to these questions, as well as insights into other pressing health and group benefits issues, consider our *Fundamentals of Health and Group Benefits* seminar. This program introduces key terms and concepts, and examines new developments in the ever-changing medical plan landscape. Using a step-by-step approach, this seminar covers all of the basics, including the regulatory environment.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge of the fundamentals of health and group benefits, including the regulatory and compliance environment
- Understand the key issues in designing and administering health and group benefits

Delivery method: Group — Live

Program level: Basic

Prerequisites: None

No advance preparation is required.

CPAs earn 12 CPE credits.

This seminar has been approved for 12.5 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

"Good pace and opportunity for questions."

Day One	
8:30 a.m. – 9:50 a.m.	**ERISA Rules and Concepts** • Plans, participants and beneficiaries • ERISA preemption • Fiduciary responsibilities
10:00 a.m. – 12:00 noon	**Health Care Benefits** • Key concepts • Types of traditional and managed care plans • Prescription drug benefits • Health reimbursement arrangements
1:00 p.m. – 3:10 p.m.	**Health Savings Accounts (HSAs)** • HSAs and high-deductible health plans • Key requirements • Employer interest • Update on the vendor marketplace
3:20 p.m. – 4:30 p.m.	**Flexible Spending Accounts (FSAs)** • Overview of common rules • Health care and dependent care FSAs • Use of debit cards

Day Two	
8:30 a.m. – 9:50 a.m.	**Income Replacement Benefits** • Sick days, short-term disability and long-term disability • Social Security cash benefits • Workers Compensation • Group term life insurance • Group universal life insurance • Business travel accident, and accidental death and dismemberment • Accelerated death benefits
10:00 a.m. – 12:00 noon	**ERISA and the Internal Revenue Code** • Claim processing rules • Cafeteria plans
1:00 p.m. – 2:00 p.m.	**COBRA** • Employers and plans subject to COBRA • Qualifying events and qualified beneficiaries • Employer disclosure requirements • Penalties for noncompliance
2:10 p.m. – 3:10 p.m.	**Family and Medical Leave Act** • Covered employers and eligible employees • Reasons for leave • How benefits work during leave • Employer disclosure requirements
3:20 p.m. – 4:30 p.m.	**Legislative Update** • The basics of health care reform • Additional issues on the federal level

There will be frequent breaks and a one-hour lunch each day.

Beyond the Basics: Retirement Plans

What are the latest issues and trends affecting defined contribution plans? What are the primary responsibilities of a benefit plan fiduciary? What are the key requirements for communicating benefits to your employees? What benefit issues and challenges are intrinsic to a merger/acquisition?

If you are ready to begin drilling down into the specific issues of retirement plans, consider our *Beyond the Basics: Retirement Plans* seminar. Whether it's getting your arms around the impact of defined benefit plans on your organization's financials or understanding how to uncover and correct compliance violations, you will be pleased by how detailed — yet interesting and understandable — this session is.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge regarding retirement plans, including regulatory developments, plan design issues and key compliance requirements
- Keep up to date with emerging trends in retirement plan design and administration

Delivery method: Group — Live

Program level: Intermediate

Prerequisites: Basic understanding of retirement plans, through either work experience or education

No advance preparation is required.

CPAs earn 12 CPE credits.

This seminar has been approved for 12.5 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

"Very knowledgeable presenters and relevant topics."

Day One	
8:30 a.m. – 11:00 a.m.	**Retirement Plan Update** • Trends in plan design, administration and outsourcing • Government legislative and regulatory activity • Key court cases • Compliance issues and challenges
11:10 a.m. – 12:00 noon	**Actuarial 101 for Non-Actuaries** • Purposes and key aspects of the actuarial valuation • DB plan funding and accounting • Why your CFO pays close attention to your DB plan
1:00 p.m. – 3:10 p.m.	**Fiduciary Responsibility and Benefit Plan Governance** • How ERISA defines a fiduciary • Fiduciary and non-fiduciary actions • Fiduciary duties and standards of performance • Selection and monitoring of service providers and plan investments • Best practices to minimize fiduciary-related risk
3:20 p.m. – 4:30 p.m.	**Facilitated Discussion: Use of Metrics in Benefit Plan Governance**

Day Two	
8:30 a.m. – 11:00 a.m.	**Communicating Employee Benefits** • Key ERISA and IRC disclosure requirements • Drivers, goals and considerations • Format, content and media, including the rules for electronic disclosure
11:10 a.m. – 2:00 p.m.	**Benefit Plan Issues in Mergers and Acquisitions (M&A)** • Types of transactions • Pre-transaction due diligence • Merging plans versus maintaining separate plans • Effect of M&A transactions on selected qualified plan requirements, including service crediting, 402(g) and 415 limits, and nondiscrimination testing
2:10 p.m. – 3:10 p.m.	**Avoiding and Correcting Compliance Violations** • Role and key elements of plan governance • Typical compliance violations and corrections • IRS and DOL correction programs
3:20 p.m. – 4:30 p.m.	**Facilitated Discussion: Getting the Most "Bang for the Buck" From Qualified Plans**

There will be frequent breaks and a one-hour lunch each day.

Beyond the Basics: Health and Group Benefits

What do employers need to know to respond to the requirements of health care reform? What are employee wellness programs, and what is the business case for these programs? What are the latest retiree medical trends? Why are reporting and disclosure still important? How can I ensure my company is HIPAA compliant? And what is the price of HIPAA noncompliance?

If you're facing these questions, our *Beyond the Basics: Health and Group Benefits* seminar has the answers. By examining the rules — the latest legislation and regulations — and sharing best practices of leading organizations throughout the U.S., this seminar will give you new insights to bring to your organization and share with colleagues.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge of the financial and regulatory issues of health and group benefits
- Keep up to date with emerging trends and the vendor marketplace

Delivery method: Group — Live

Program level: Intermediate

Prerequisites: Basic understanding of health and group benefits, through either work experience or education

No advance preparation is required.

CPAs earn 12 CPE credits.

This seminar has been approved for 12.5 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

"This is my third session. I learn something new each time and enjoy them tremendously."

Day One	
8:30 a.m. – 11:00 a.m.	**Health Insurance Portability and Accountability Act** • Impact on group health plans • The privacy rules • The security rules
11:10 a.m. – 2:00 p.m.	**Reporting and Disclosure** • Form 5500 • SARs, SMMs and SPDs • Methods of disclosure
2:10 p.m. – 3:10 p.m.	**Long-Term Care (LTC)** • What is LTC? • Eligibility for enrollment and benefit receipt • Types of plan design • Tax rules
3:20 p.m. – 4:30 p.m.	**Retiree Health Care** • How Medicare works with employer plans • Update on the Medicare Part D marketplace and enrollment • Employer strategies
Day Two	
8:30 a.m. – 9:50 a.m.	**Managing Pharmacy Benefits** • Cost drivers • Rethinking strategies • Specialty pharmacy
10:00 a.m. – 11:00 a.m.	**Wellness and Health Promotion** • The business case • Designing an effective program • Legal considerations
11:10 a.m. – 12:00 noon	**Handling Financial Risk** • What is risk? • Employer options • Impact of state and federal legislation
1:00 p.m. – 2:00 p.m.	**Key Federal Laws** • Mental Health Parity Act • Women's Health and Cancer Rights Act • Newborns' and Mothers' Health Protection Act • Uniformed Services Employment and Reemployment Rights Act • Michelle's Law
2:10 p.m. – 4:30 p.m.	**An In-Depth Look at Health Care Reform** • Key components • Timeline of events • Employer reactions and concerns

There will be frequent breaks and a one-hour lunch each day.

Focus On: Qualified Plan Distributions and Loans

What are the minimum survivor annuity requirements for defined benefit plans? What should I know before I approve a hardship distribution? How should participant loan programs be administered? And how are qualified plan distributions taxed?

If these are questions you've been asking, then you should attend our *Focus On: Qualified Plan Distributions and Loans* seminar. This one-day course will help you understand and apply the complex rules that govern distributions — such as what forms of distribution are required and which are optional, the rules that loan programs must follow, and the various tax rules that apply to distributions.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge of the requirements regarding distributions and loans from qualified plans

Delivery method: Group — Live

Program level: Intermediate

Prerequisites: None

No advance preparation is required.

CPAs earn 6 CPE credits.

This seminar has been approved for 6.25 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

Agenda	
8:30 a.m. – 9:30 a.m.	**Introduction and Overview** • Basic principles • Key terms • The definition and significance of the "annuity starting date" • Primary forms of distribution from qualified plans
9:30 a.m. – 12:00 noon	**Distribution Events and Types** • Distributions upon termination of employment, including "retirement" • In-service distributions • Distributions upon death or disability • Administration and processing of distributions, including required notices, elections and consents
1:00 p.m. – 2:00 p.m.	**Participant Loans From Defined Contribution Plans** • IRC requirements • ERISA requirements
2:10 p.m. – 3:10 p.m.	**Required Minimum Distributions** • When distributions must begin • How much must be distributed • Distribution duration • Special circumstances
3:20 p.m. – 4:30 p.m.	**Taxation of Distribution** • Recovery of basis • Taxation of Roth account distributions • Taxation of employer stock distributions • Rollovers • Tax withholding requirements • Penalties for "early" and "late" distributions

There will be frequent breaks and a one-hour lunch.

"Instructors were extremely knowledgeable and able to answer all questions."

Focus On: Compliance Requirements for Health and Group Benefits

How do ERISA and the IRC regulate health and group benefit plans? What are the time frames and other requirements for processing claims? And what are the key provisions of the laws known by the acronyms COBRA, FMLA and HIPAA?

If these are things you need to know, you'll find the answers in our *Focus On: Compliance Requirements for Health and Group Benefits* seminar. This one-day program will help you master the primary compliance requirements and benchmarks that apply to your organization's medical, and other health and group benefits — and put this knowledge to use on a day-to-day basis.

Learning Objectives

A training resource to help benefit and HR professionals:

- Build critical skills and knowledge of the compliance requirements that apply to health and group benefits

Delivery method: Group — Live

Program level: Intermediate

Prerequisites: None

No advance preparation is required.

CPAs earn 6 CPE credits.

This seminar has been approved for 6.25 recertification hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

"Course was informative and enjoyable."

Agenda	
8:30 a.m. – 9:50 a.m.	**ERISA: Concepts and Requirements** • Plans, participants and beneficiaries • Reporting and disclosure • Claim processing rules • Penalties for noncompliance
10:00 a.m. – 11:00 a.m.	**The Internal Revenue Code: Concepts and Requirements** • Definitions: “health care” and “dependent” • Cafeteria plans • Group term life: imputed income • Flexible spending accounts • Nondiscrimination requirements • Penalties for noncompliance
11:10 a.m. – 12:00 noon	**COBRA** • Qualifying events and qualified beneficiaries • Employer disclosure requirements • Penalties for noncompliance
1:00 p.m. – 2:00 p.m.	**HIPAA** • Privacy rules • Security rules • Employer administrative requirements • Penalties for noncompliance
2:10 p.m. – 3:10 p.m.	**Family and Medical Leave Act** • Eligible employees • Health and group benefits during leave • Employer administrative requirements • Penalties for noncompliance
3:20 p.m. – 4:30 p.m.	**Other Federal Laws** • Qualified Medical Child Support Orders • Mental Health Parity Act • Women’s Health and Cancer Rights Act • Newborns’ and Mothers’ Health Protection Act • Uniformed Services Employment and Reemployment Rights Act • Americans With Disabilities Act

There will be frequent breaks and a one-hour lunch.

2012 Seminar Dates and Locations

Seminar	Location	Dates
Fundamentals Track	Philadelphia	April 16 – 19
Fundamentals of Retirement Plans	Philadelphia	April 16 – 17
Fundamentals of Health and Group Benefits	Philadelphia	April 18 – 19
Focus On Track	Chicago	April 24 – 25
Focus On: Qualified Plan Distributions and Loans	Chicago	April 24
Focus On: Compliance Requirements for Health and Group Benefits	Chicago	April 25
Fundamentals Track	San Diego	May 7 – 10
Fundamentals of Retirement Plans	San Diego	May 7 – 8
Fundamentals of Health and Group Benefits	San Diego	May 9 – 10
Beyond the Basics Track	Washington, D.C.	May 21 – 24
Beyond the Basics: Retirement Plans	Washington, D.C.	May 21 – 22
Beyond the Basics: Health and Group Benefits	Washington, D.C.	May 23 – 24
Beyond the Basics Track	Atlanta	June 11 – 14
Beyond the Basics: Retirement Plans	Atlanta	June 11 – 12
Beyond the Basics: Health and Group Benefits	Atlanta	June 13 – 14
Focus On Track	Philadelphia	June 26 – 27
Focus On: Qualified Plan Distributions and Loans	Philadelphia	June 26
Focus On: Compliance Requirements for Health and Group Benefits	Philadelphia	June 27
Fundamentals Track	St. Louis	July 16 – 19
Fundamentals of Retirement Plans	St. Louis	July 16 – 17
Fundamentals of Health and Group Benefits	St. Louis	July 18 – 19
Focus On Track	Boston	August 14 – 15
Focus On: Qualified Plan Distributions and Loans	Boston	August 14
Focus On: Compliance Requirements for Health and Group Benefits	Boston	August 15
Beyond the Basics Track	Chicago	September 10 – 13
Beyond the Basics: Retirement Plans	Chicago	September 10 – 11
Beyond the Basics: Health and Group Benefits	Chicago	September 12 – 13
Focus On Track	Washington, D.C.	September 18 – 19
Focus On: Qualified Plan Distributions and Loans	Washington, D.C.	September 18
Focus On: Compliance Requirements for Health and Group Benefits	Washington, D.C.	September 19
Fundamentals Track	Atlanta	October 1 – 4
Fundamentals of Retirement Plans	Atlanta	October 1 – 2
Fundamentals of Health and Group Benefits	Atlanta	October 3 – 4
Beyond the Basics Track	Boston	October 15 – 18
Beyond the Basics: Retirement Plans	Boston	October 15 – 16
Beyond the Basics: Health and Group Benefits	Boston	October 17 – 18

Seminar Costs and Registration

Your registration fee covers all seminar materials, a continental breakfast and lunch each day. Please use a separate form for each person registering.

How to Register

You may register online at **towerswatson.com/towerswatson/r/pdi_register.htm**.

Alternatively, you may register by:

Fax: Simply complete the registration form and fax it to +1 215 246 4154.

Mail: Send completed registration form to:

Joan Johnson
Towers Watson
Centre Square East, 1500 Market Street
Philadelphia, PA 19102-4790

You will be invoiced via e-mail. Invoices may be paid by check or credit card. For security reasons, we do not accept credit card information by phone.

Travel Arrangements

All seminars will be held at Towers Watson office locations. You are responsible for making your hotel reservations. A listing of the addresses for our seminars can be found on our website: **towerswatson.com/towerswatson/r/pdi.htm**

Please also note that if you are unable to attend the seminar, you will be responsible for canceling your own travel and lodging reservations.

Cancellations

If you have registered for a seminar but have to change your plans, please notify us at least 14 days before the seminar date. Seminar fees are nonrefundable if you cancel your registration. However, we will give you full credit toward another PDI seminar — or, since your registration is transferable, one of your colleagues can attend the seminar in your place.

If we decide to cancel a seminar, we will notify you immediately. At that time, we will be happy to help you register for another program or provide you with a credit for a future registration. Towers Watson is not responsible for any expenses you may incur as a result of the cancellation.

Administrative Policies

For more information about administrative policies, including complaint resolution, please call +1 800 253 8732.

Seminar Fees and Discounts

Seminar	Duration	Fee
Fundamentals of Retirement Plans	Two Days	$1,000
Fundamentals of Health and Group Benefits	Two Days	$1,000
Beyond the Basics: Retirement Plans	Two Days	$1,000
Beyond the Basics: Health and Group Benefits	Two Days	$1,000
Fundamentals Track	Four Days	$2,000
Beyond the Basics Track	Four Days	$2,000
Focus On: Qualified Plan Distributions and Loans	One Day	$600
Focus On: Compliance Requirements for Health and Group Benefits	One Day	$600
Focus On Track	Two Days	$1,200

We offer two discounts to our seminar fees:

- Early bird discount: You will receive 10% off the regular seminar fee if you register 45 or more days in advance of the seminar date.
- Multiple-attendee discount: If someone from your organization has already signed up and paid full price for a seminar during 2012, you and any others from the same organization will receive 10% off the regular seminar fee for either the same seminar or one other seminar during 2012.

To receive either discount, you don't need to do a thing. The appropriate discount will be automatically applied to your registration. Only one discount will be applied per attendee per seminar.

PDI OnSite℠ Training

If you can't get away to attend a PDI seminar, PDI can bring training to you through our OnSite℠ offering: customized training delivered at your location. You work with PDI to develop a training program uniquely suited to the needs of your benefit-plan-related staff. You have input into the content, duration, level and timing of the training. The training can be on the generic rules alone or can also incorporate provisions of your benefit plans. When we bring PDI to you, you maximize efficiency, save on travel costs and avoid the disruption of sending employees out of town.

PDI OnSite℠ Training has five component programs, each addressing a different training need:

- Employee Benefit Training
- Training in Fiduciary Responsibility and Benefit Plan Governance
- HIPAA Privacy and Security Training
- Personal Benefit Training for Executives
- Benefit Education Coalition

Employee Benefit Training

When it comes to your organization's benefit plan provisions or even key generic rules, are all of your HR and benefit professionals on the same page? They can be. Through PDI's customized employee benefit training offering, you can provide training to benefit-plan-related staff in HR, benefits, finance, treasury, legal and/or payroll to provide everyone with a solid foundation of benefit knowledge.

Employee Benefit Training can help your organization:

- **Boost performance** — by ensuring everyone on your staff receives the same type and level of information
- **Fill in the gaps** — by giving your staff a comprehensive understanding of key rules, concepts and procedures
- **Reinforce what your staff has learned** — through our extensive reference materials that support topics covered during training

Our fee structure — a flat dollar amount per day, regardless of the number of participants — encourages you to expand the audience beyond the core group to others in your organization with a need to understand employee benefits.

Training in Fiduciary Responsibility and Benefit Plan Governance

Acting as a fiduciary for employer-sponsored benefit plans is one of the most important and difficult tasks senior decision makers and those with plan governance responsibilities can undertake. Whether fiduciary responsibility is held by the board of directors, a plan governance body such as a benefit committee or an individual, knowledge of the rules, standards and procedures of fiduciary decision making and oversight is absolutely essential.

Do your internal fiduciaries really understand what it means to be an ERISA fiduciary, and are they familiar with plan governance best practices? Towers Watson PDI has extensive experience in fiduciary responsibility and plan governance training. Our program is fully customized — we work with you to design a program that addresses the specific needs and concerns of your organization and the amount of time you can devote to training. And we welcome the input and review of your ERISA counsel.

HIPAA Privacy and Security Training

It has been more than five years since HIPAA privacy and security training requirements were put in place. Is your staff up to date on this mandated training and the latest rules, including changes resulting from the American Recovery and Reinvestment Act of 2009? This seminar, which covers key HIPAA privacy and security concepts and rules, is for HR professionals who are new to HIPAA requirements as well as those in need of a refresher course.

Personal Benefit Training for Executives

Personal Benefit Training for Executives (PBTE) helps newly appointed senior managers — for example, a vice president of human resources or a director of compensation and benefits who is tackling benefit responsibilities for the first time — quickly get up to speed. This highly focused, intensive training is fully customized to meet your needs. Depending on your prior knowledge and breadth of responsibility, we can provide you with a generic benefit course or one that covers your organization's specific plan provisions. You can choose this onsite training option for a half day, a full day or even over several days. For added flexibility, PBTE is available at your convenience — during the workday, in the evening or over a weekend.

Benefit Education Coalition

A Benefit Education Coalition (BEC) is an informal partnership with other employers in your geographic area that have similar training needs. BECs are especially effective for organizations that have too many benefit and HR professionals to send to out-of-town seminars, but too few to make onsite training cost effective. Towers Watson will help create a coalition in your area by contacting employers that might be interested in participating and by handling all of the administration associated with the program. Participating in a BEC can help you:

Save time. Since training is provided locally, either at a Towers Watson office or onsite at a participating coalition employer, travel time is reduced.

Save money. By combining staffs of participating employers, the cost of training is shared by a larger audience, substantially reducing the per-person cost of training for any one organization.

Customize training. As a BEC-participating employer, you can tailor the training to your specific needs by providing input into each program's content, design, length, configuration, date and specific location.

"Excellent program — thank you!"

2012 Registration Form

Towers Watson Professional Development Institute

Register online at towerswatson.com/towerswatson/r/pdi_register.htm.

A listing of the addresses for our seminars can be found on our website:
towerswatson.com/towerswatson/r/pdi.htm.

Choose Your Seminar(s) (Check all that apply)

☐ **Fundamentals of Retirement Plans ($1,000)**
☐ Philadelphia, April 16 – 17 ☐ San Diego, May 7 – 8 ☐ St. Louis, July 16 – 17 ☐ Atlanta, October 1 – 2

☐ **Fundamentals of Health and Group Benefits ($1,000)**
☐ Philadelphia, April 18 – 19 ☐ San Diego, May 9 – 10 ☐ St. Louis, July 18 – 19 ☐ Atlanta, October 3 – 4

☐ **Beyond the Basics: Retirement Plans ($1,000)**
☐ Washington, D.C., May 21 – 22 ☐ Atlanta, June 11 – 12 ☐ Chicago, September 10 – 11 ☐ Boston, October 15 – 16

☐ **Beyond the Basics: Health and Group Benefits ($1,000)**
☐ Washington, D.C., May 23 – 24 ☐ Atlanta, June 13 – 14 ☐ Chicago, September 12 – 13 ☐ Boston, October 17 – 18

☐ **Focus On: Qualified Plan Distributions and Loans ($600)**
☐ Chicago, April 24 ☐ Philadelphia, June 26 ☐ Boston, August 14 ☐ Washington, D.C., September 18

☐ **Focus On: Compliance Requirements for Health and Group Benefits ($600)**
☐ Chicago, April 25 ☐ Philadelphia, June 27 ☐ Boston, August 15 ☐ Washington, D.C., September 19

☐ **Fundamentals Track ($2,000)**
☐ Philadelphia, April 16 – 19 ☐ San Diego, May 7 – 10 ☐ St. Louis, July 16 – 19 ☐ Atlanta, October 1 – 4

☐ **Beyond the Basics Track ($2,000)**
☐ Washington, D.C., May 21 – 24 ☐ Atlanta, June 11 – 14 ☐ Chicago, September 10 – 13 ☐ Boston, October 15 – 18

☐ **Focus On Track ($1,200)**
☐ Chicago, April 24 – 25 ☐ Philadelphia, June 26 – 27 ☐ Boston, August 14 – 15 ☐ Washington, D.C., September 18 – 19

☐ Mr. ☐ Mrs. ☐ Ms. Name:

Preferred name (if different):

Title: Organization:

Address:

City/State/ZIP Code:

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About Towers Watson

Towers Watson is a leading global professional services company that helps organizations improve performance through effective people, risk and financial management. With 14,000 associates around the world, we offer solutions in the areas of employee benefits, talent management, rewards, and risk and capital management.

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