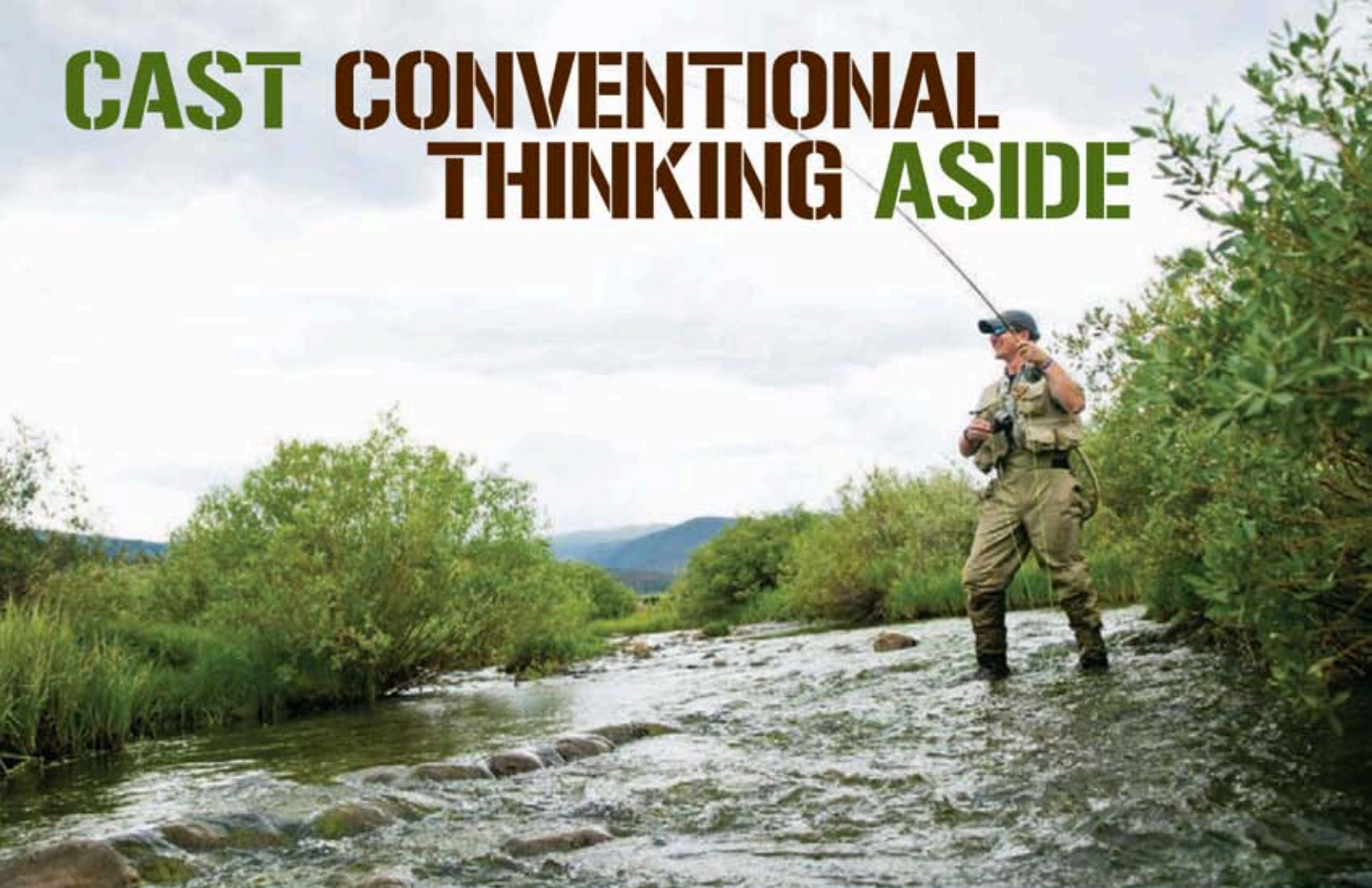


CAST CONVENTIONAL THINKING ASIDE



401k Coach®

PROGRAM

What Are You Working For?

330 Whitney Avenue, Suite 610
Holyoke, MA 01040
www.The401kCoach.com
(877) 932-6236

MASTER'S II BEYOND THE NORM
BEGINS AUGUST 17TH-19TH, 2009
IN TABERNASH, COLORADO

First Class Mail
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**CREATING GREATER
SUCCESS, SATISFACTION
AND SIGNIFICANCE**

MASTER'S II

AN ADVENTURE FOR THE ADVISER WILLING TO GO BEYOND THE NORM

The financial world has changed. We are experiencing an upsurge in government intervention, media negativity, compliance standards and global litigation. Fee compression and industry commodization make it nearly impossible to thrive in what has become the new normal. How will you gain and maintain a competitive advantage and stay ahead of these destabilizing forces?

We have dedicated this year's 401k Coach® Master's Program to tackling these challenging issues. Master's II will bring together great scholars and innovators from both inside and outside of our industry to challenge your thinking and take you Beyond the Norm.

We believe that during times of extreme economic crisis, great companies transform bad news into the strategic fuel that will create a value monopoly in their marketplace. Now is the time for you, the elite 401(k) adviser, to embrace disruptive technology and innovative thinking that will help you achieve continuous profitability and higher revenue in your practice.

MASTER'S II WILL DELIVER:

- Ingenious thinking to combat today's negative headlines;
- Disruptive technology and innovative tools that will help you create a unique 401(k) value monopoly that will leave your competition in the dust;
- The wisdom you need to attract and retain the most talented employees and highest quality clientele;
- Strategies to help you outdistance government regulations and decommoitize your market;
- The techniques to create your own brand of intellectual capital solutions, operating principals and extraordinary value for which your clients will pay handsomely.

★ AGENDA ★

SESSIONS 1-3:

DEVIL'S THUMB RANCH, TABERNASH, COLORADO

www.devilsthumbranch.com

Session 1: Monday, August 17*

Noon	Lunch
1:00 pm	Welcome
1:15 pm	The Napkin Test
2:00 pm	Converting Litigation and Fee Disclosure into a Value Monopoly
3:45 pm	Capturing More Business with Less - Auto ⁴
4:45 pm	The Bear Market Manager™
5:45 pm	Closing Remarks
6:00 pm	Session Ends
6:30 pm	Welcome Dinner

Session 2: Tuesday, August 18

7:00 am	Breakfast
8:00 am	The Big Scream: Embracing Disruptive Technology
9:00 am	Marketing Beyond the Norm
11:00 am	Creating Greater Confidence
Noon	Lunch
1:00 pm	Embracing Innovation and Weird Ideas That Work: Robert Sutton, PhD
2:30 pm	Session Ends
3:00 pm	Team Building Beyond the Norm
7:00 pm	Genuine Colorado Cookout

Session 3: Wednesday, August 19

7:00 am	Breakfast
8:00 am	The Negativity Transformer™
9:00 am	Fiduciary Fitness Program
10:15 am	The Cash Balance Coach™
11:00 am	DB-DC-403(b): Navigating the Changing Currents
Noon	Lunch
1:00 pm	Napkin Test II
1:30 pm	Action Hour
2:30 pm	Session Ends*

SESSION 4:

HARTFORD, CONNECTICUT

Session 4: Friday, January 15, 2010

7:30 am	Breakfast
8:00 am	Session Begins
8:30 am	401k Coach Monopoly Strategy Session
10:30 am	Desirement Planning™ – The New Participant Success Formula
Noon	Lunch
1:00 pm	Creating a Rollover Monopoly
3:15 pm	Action Hour
4:15 pm	Closing Remarks/Review
4:30 pm	Session Ends

This agenda subject to change

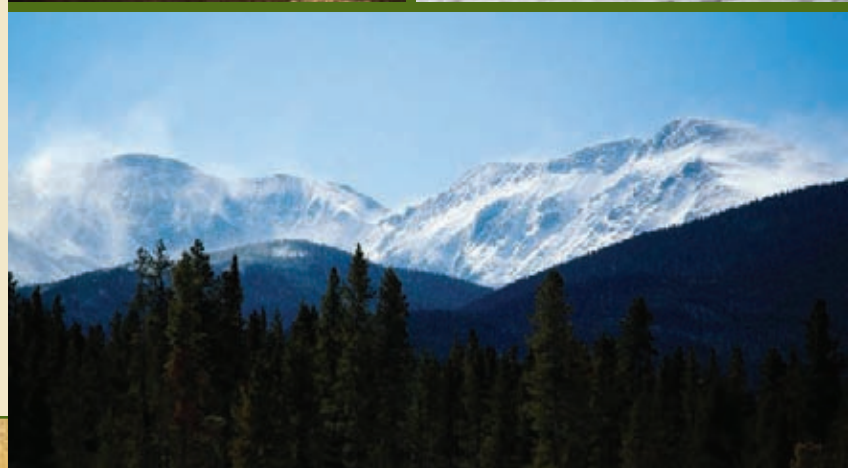
**A complementary shuttle service will be scheduled. Times TBA.*

THE 401K COACH® PROGRAM PRESENTS MASTER'S II

Today, more than ever, plan sponsors and participants are dazed and confused by the recent economic meltdown, media negativity and bureaucratic government intervention. Global forces are disrupting their clarity, destabilizing their confidence and disabling their capabilities to create successful retirement outcomes. They feel confused, isolated and powerless. How are you capturing this historic moment in time and taking control of this opportunity to restore the confidence of 401(k) plan sponsors and participants?

You'll leave Master's II provided with superior skills, passion, energy and the will for continual improvement to prosper as a company in these challenging times while locking in your unique competitive advantage.

DEVIL'S THUMB RANCH, TABERNASH, COLORADO



TO GO BEYOND THE NORM YOU NEED TO THINK BEYOND THE NORM

ROBERT SUTTON, PHD

Robert Sutton is co-founder of Sanford University's Technology Ventures Program and professor of management science and engineering. Dr. Sutton has consulted many of America's leading innovative companies, including IBM, IDEO and SAP. He has published more than 150 articles. His books include *Weird Ideas That Work: 11½ Practices for Promoting, Managing and Sustaining Innovation*, which was selected by *Harvard Business Review* as a best business book of the year. His most recent book, *The No Asshole Rule: Building a Civilized Workplace and Surviving One That Isn't*, is a national bestseller. Bob will show you how to use innovation in your organization at the 401(k) advisory level and create a value monopoly in your market.

CONVERTING LITIGATION AND FEE DISCLOSURE INTO A VALUE MONOPOLY

We are bringing in top ERISA attorney Marcia Wagner to address the questions you've yet to have answered related to fee disclosure and recent legal proceedings. How will today's legal and compliance environment impact your business? Learn from Marcia what practices you can implement today to stay ahead of the transforming curve and get a competitive advantage over your competition.

CAPTURING MORE BUSINESS WITH LESS: AUTO⁴

Try this on for the new normal: Five years from today 90% of all 401(k) plan participants' assets will be in a QDIA and sponsors and participants will be asking, "Why do I need you?" Craig Israelson, PhD is an associate professor at Brigham Young University and principle at Target Data Analytics, LLC. He is the author of the 7Twelve™ Portfolio and he writes monthly for the *Financial Planning Magazine*. Craig will take us on a journey through the world of QDIA analytics and discuss its impact on your practice's future and a methodology for creating a QDIA value monopoly in your market.

THE BEAR MARKET MANAGER™

In a world where the media's mantra is "if it bleeds, it leads," how do you manage the negativity? How do you protect your clients and plan participants from falling into the negativity trap and selling out? The Bear Market Manager™ will show you how to turn your clients' negativity into positive conversations and give you the tools you need to create greater value and secure more assets.

BRIGHTSCOPE™

Guiding light Mike Alfred is co-founder and CEO of BrightScope, a *disruptive technology* in today's 401(k) industry. BrightScope has set out to "simplify the 401(k) market and quality of 401(k) plans across the country." Transparency and employee empowerment is the order of the day and BrightScope is not only shining a light on this logical trend but rewriting the book on how the industry has been doing it. As an independent data analytics firm, BrightScope quantitatively rates 401(k) plans, giving both sponsors and participants tools to maximize retirement success. Imagine a 401(k) security system that monitors and protects a plan participant's ability to retire successfully and you can begin to imagine BrightScopes' impact on the future of your business.

MARKETING BEYOND THE NORM

Getting in front of plan sponsors has become more difficult and costly. Creating, communicating and delivering the right message in front of the right people at the right time is critical to your success. This session will focus on new ways of thinking, developing and marketing your value in today's highly commoditized market. In this session you'll learn how to find your voice on the web and increase your brand's impact. The potential power of social media networking as a business rainmaker and message differentiator will be articulated by our web expert.

FIDUCIARY FITNESS PROGRAM™

RPAG will share this comprehensive practice development program, launched in the spring of 2009, which you can use to diagnose and improve the health of retirement plans. The Fiduciary Fitness Program consists of 12 in-depth modules that can strengthen your firm's ability to deliver ongoing value, superior skill, and continual improvement to your client's retirement plans.

THE CASH BALANCE COACH™

When it comes to cash balance plans, no one holds a candle to Kravitz & Associates, the nation's leading expert in design, implementation and management of cash balance pension plans. Ken Guidroz, director of new plan design for Kravitz & Associates and a master's level member of The 401k Coach Program created the The Cash Balance Coach Program. The Cash Balance Coach's mission is to give advisers superior expertise, tools and a platform to market and sell these highly sophisticated plans in their marketplace. The Cash Balance Coach is an example of delivering a value monopoly in a highly commoditized marketplace.

DESIREMENT PLANNING™ - THE NEW PARTICIPANT SUCCESS FORMULA

401(k) participants are seeking out advisers who can help them navigate the sea of economic and media negativity and create a roadmap to retirement success. Webster's Dictionary defines retirement as "to put out of use." It's time we, as advisers, put the word "retirement" out of use with the new terms Desirement Years™ and Desirement Planning™ and focus participants on how to create a future life filled with what they most desire. This engaging session will show you how to convert a participant's 401(k) plan into a Desirement Mortgage™ and monopolize participants' attention and pocketbooks.

Master's II has been made possible by the participation of MassMutual, Legg Mason, J.P. Morgan, PenChecks, PT Marketing, RPAG and Transamerica

CREATING GREATER SUCCESS, SATISFACTION AND SIGNIFICANCE