



S. Derrin Watson, J.D., received his bachelor's degree in accounting from BYU. He later graduated 5th in his class from UCLA Law School. Formerly the tax partner of a law firm in Beverly Hills, Mr. Watson is now a consultant and speaker for the Relius, a division of SunGard. He also maintains a solo tax practice limited to retirement plan issues.

He has been involved with qualified plans since 1977, and had his first case involving controlled groups shortly thereafter. He has maintained a strong interest in the controlled group/affiliated service group arena. He is the leading authority on controlled group, affiliated service group, and leased employee issues.

He lectures frequently for SunGard Relius, and various professional organizations. The American Society of Pension Professionals and Actuaries awarded Derrin its Educator's Award in 2006 for his dedication to education for the next generation of retirement plan experts and his continuous support of others.

David Blanchett, CFA, CFP[®] is the head of retirement research for Morningstar Investment Management. In this role, he works closely with the division's business leaders to enhance the group's consulting services and conducts research primarily in the areas of financial planning, tax planning, annuities, and retirement plans. He also serves as the Chairman of the Advice Methodologies investment subcommittee. He has published more than 40 articles in industry journals and his research has won the Journal of Financial Planning's 2007 Call for Papers and the Retirement Income Industry Association 2012 Thought Leadership Award. He holds a bachelor's degree in finance and economics from the University of Kentucky, a master's degree in financial services from the American College, a master's degree in business administration from the University of Chicago Booth School of Business.



Patrick Carter, *vice president*, is a client advisor responsible for working with defined contribution clients in the areas of investment menu design, investment management, and employee communications. An employee since 2012, Pat brings extensive experience to his role. He has over twenty-five years of experience in the defined contribution industry, and has worked with plan sponsors in numerous capacities. Prior to joining JP Morgan, Pat was with Dimensional Fund Advisors where he helped to develop the firm's defined contribution practice. He has also worked with the Merrill Lynch Retirement Group in a number of sales and management roles. He is a graduate of the Haas School of Business at the University of California, Berkeley



Ilene H. Ferenczy, J.D., CPC, APA, is the managing member of The Law Offices of Ilene H. Ferenczy, LLC, in Atlanta, Georgia, where she advises clients on all types of employee benefit plans. Ms. Ferenczy particularly focuses her practice on qualified retirement plans, benefits issues in mergers and acquisitions, and advising third party administrators of employee benefit programs on technical and practice issues.

Having become an attorney after more than ten years as a third party administrator, Ms. Ferenczy brings a unique and practical approach to her advice. She is a member of the State Bars of California and Georgia, and holds designations as a Certified Pension Consultant from the American Society of Pension Professionals and Actuaries ("ASPPA") and Accredited Pension Administrator from the National Institute of Pension Administrators.

Ms. Ferenczy is a nationally known speaker on benefits issues, and has authored more than 60 articles for publications such as the *Journal of Pension Benefits* (where she is the Co-Editor), the *Journal of Taxation of Employee Benefits*, and *The ASPPA Journal*. Her book, *Employee Benefits in Mergers and Acquisitions*, an Aspen publication, is an essential tool in assisting both benefits and M&A professionals in handling complicated issues that are likely to arise in the wake of a merger or acquisition.

Ms. Ferenczy has authored three textbooks about defined contribution plans for ASPPA's education and examination program, and co-authored The Pension Termination Answer Book with Joan Gucciardi. She is a co-chair of ASPPA's Government Affairs Committee, where she works with the Committee to lobby for favorable pension legislation and workable DOL, IRS, and PBGC guidance in relation to retirement plans. Ms. Ferenczy is the 2007 recipient of ASPPA's Educator of the Year Award.



James C. Paul (Jim), J.D., is a partner with Ferenczy + Paul LLP, an employee benefits law firm. Mr. Paul heads up the Sacramento, California office, joining with the Atlanta, Georgia office to provide clients with advice and consultation regarding qualified pension and profit sharing plans, nonqualified plans, and other benefit programs.

A benefits practitioner for more than twenty-four years, Mr. Paul provides practical and understandable guidance, advice, and support for employers, plan sponsors, and other clients. From 401(k) plan compliance, to executive deferred compensation, to compliance with COBRA and HIPAA privacy rules, he has done almost everything in the employee benefits arena. His experience includes counseling employers on design, compliance, and operation of qualified retirement plans, nonqualified deferred compensation plans, welfare plans, and stock based compensation plans. He also counsels employers on fiduciary issues and benefits issues in acquisitions, and has experience in pension and welfare benefits litigation, fiduciary litigation, and the operation of multi-employer/union trust funds.



Gregory W. Kasten, M.D., has been Chairman, President and CEO of Unified Trust Company, National Association and its predecessor company since he founded it in 1985. Following graduation from Southern Illinois University School of Medicine in 1980, he completed an internal medicine internship and anesthesiology residency at the University of Kentucky Medical Center and is a board certified anesthesiologist. He received a master of

business administration degree with an emphasis on finance and investment management from the University of Kentucky. Dr. Kasten was awarded the Accredited Investment Fiduciary Analyst™ designation by the Center for Fiduciary Studies. The Denver College of Financial Planning awarded him the Certified Financial Planner™ designation. The American Society of Pension Actuaries awarded him the Certified Pension Consultant designation. He has published more than seventy-five papers on financial planning and investment-related topics in various financial and business journals; written two editions of the book Retirement Success; and in 2005 he co-authored the first place winning paper entitled: "Post Modern Portfolio Theory" and presented the paper at the Financial Planning Association national meeting. Dr. Kasten has given dozens of lectures on fiduciary best practices to pension professionals and Federal banking regulators. In 2007-2009, Medical Economics listed Dr. Kasten as one of "The 150 Best Financial Advisers for Doctors" in the country. In 2011 Dr. Kasten was inducted into the Advisor Hall of Fame by Research Magazine.



G. Neff McGhie, III, EA, MSPA is a graduate of California State University, Fresno with a B.A. in Mathematics. He is an Enrolled Actuary and Member of the American Society of Pension Professionals & Actuaries (ASPPA). He is currently serving on the Board of Directors for ASPPA's College of Pension Actuaries. He is the author of the Defined Benefit Answer Book, a Panel Publication, has been a contributing author to various other publications and has spoken on pension issues to groups of other professionals locally and in national conferences.

Mr. McGhie is owner and operator of Sierra Pension Services, Inc. Sierra Pension Services, Inc. is an actuarial consulting and pension administration company specializing in creative plan design work for business owners and provides actuarial consulting and valuation services for other pension administration firms.

Neff and Carrie are the proud parents of three boys. His varied experiences range from having achieved the rank of Eagle Scout in the Boy Scouts of America, competing in Cross Country and Track & Field at Fresno State University, to serving as a Spanish speaking missionary for two years in Idaho for the Church of Jesus Christ of Latter-day Saints. Mr. McGhie enjoys computer programming and website design and helps his wife in her quilt shop as an Authorized Bernina sewing machine technician.



Ken Ruthenberg has practiced exclusively in employee benefits law since 1979, covering qualified retirement plans, nonqualified deferred compensation plans, and welfare benefit plans. His practice includes highly complex employee groups involving numerous interlocking entities, with tens of thousands of employees. He has extensive experience with cash balance plan conversions. Ken served as an adjunct professor at McGeorge School of Law's Master Of Laws in Taxation program and at Golden Gate University's Graduate School of Taxation. He also served as chairman of the State Bar's Taxation Section's Employee Benefits Committee. He is a co-author of "The Business Owner's Retirement Plan Survival Guide."

Ken is a fellow of [The American College Of Employee Benefits Counsel](#), which recognizes significant contributions to the advancement of the employee benefits field, and was selected by his peers for inclusion in the registry ["The Best Lawyers in America"](#) and in the publication ["Super Lawyers"](#)[®].

He is admitted to practice in California.



Marcel Weiland's practice encompasses all areas of employee benefits law, including qualified retirement plans, nonqualified deferred compensation plans, and ESOPs. He offers particular expertise and extensive experience in the DOL and IRS voluntary correction programs, and in 409(p) anti-abuse testing for S corporation sponsored ESOPs. Marcel was formerly an attorney in the Northern California Employee Benefits Tax Group of Deloitte & Touche (in both San Francisco and Sacramento). His experience includes working as a paralegal with the system-wide in-house legal counsel for benefit programs for the University Of California, advising in the areas of retirement and health and welfare benefits. He is a member of the [ESOP Association](#), and serves as the Sacramento chapter president of the [Western Pension & Benefits Council](#).

Marcel is admitted to practice in California.