

**CAVIGNAC &
ASSOCIATES**
INSURANCE BROKERS

Changing Regulations & Your Role as a 401(k) Sponsor

Presenters: **Jason Labrum**, CFP, President
Labrum 401(k) Solutions

Bryan Jacobson, CEO
Pensys, Inc.

Ary Rosenbaum, ERISA Attorney
The Rosenbaum Law Firm P.C.

When: Wednesday, January 25, 2012

Time: Seminar: 12:00 – 1:30 p.m.

Where: Cavnac & Associates
FOCUS Room
450 B Street, Suite 1800
San Diego, CA 92101

Cost: Free

Seating is limited!

Please RSVP to Kathleen Repine
by Thursday, January 19, 2012
krepine@cavnac.com or 619-744-0559



Did you know that beginning April of 2012 ERISA is requiring that every one of 72 million plan participants are told something that they never knew... how much they pay each quarter for their 401(k) plan? In fact, most participants believe they pay nothing for the services provided in their 401(k).

In the past, plan sponsors have delegated required duties to experts, but, under the new 408(b)(2) rules, regulations require plan sponsors themselves to act to avoid fiduciary risk. Regulations make it a fiduciary breach for plan sponsors who fail to act.

Please join us on Wednesday, January 25th for an educational conversation about what you need to do as a plan sponsor to adhere to your fiduciary responsibilities.

Admission includes lunch, parking validation for the 450 B Tower, and handout materials.

About the Presenters

Jason Labrum founded Labrum Capital Advisors, LLC 401(K) and Retirement Plan Services in 2009. Mr. Labrum is a Certified Financial Planner (CFP), received a Bachelor of Science degree from San Diego State University, and has been in the financial industry for 13 years.

Bryan Jacobson has 30 years experience in all areas of pension plan administration, including plan design, sales, and administrative duties. In 1995, Mr. Jacobson founded Pensys, now a nationally recognized Third Party Administration firm specializing in the design, administration and recordkeeping of all types of qualified retirement plans. Pensys focuses on the medium and small plan marketplace with advanced plan designs customized to each client's unique needs.

Ary Rosenbaum helps plan sponsors reduce their plan cost, facilitate administration, and limit their fiduciary liability. Ary has been quoted as an expert in retirement plans in Fortune Magazine, among others. He is a graduate of Stony Brook University (B.A.), American University Washington College of Law (J.D.), and Boston University (LLM).