

Session Descriptions

9:30 – 10:00 a.m. Registration

10:00 – 10:10 a.m. President's Welcome

10:10 – 11:10 a.m. Keynote Session

The Quality of Life

MIT AgeLab has identified three questions you should ask your plan participants to assess how prepared they are to live well in retirement:

1. Who will change my light bulbs?
2. How will I get an ice cream cone?
3. Who will I have lunch with?

What do these questions have to do with retirement planning? More than you might think. They actually uncover important factors about aging in place, staying mobile, and maintaining a strong social network in retirement. These can serve as a starting point for planning a satisfying retirement.

Learn:

- How MIT AgeLab's three questions relate to your plan participants' retirement
- Why these questions engage clients so effectively
- How to use advisor and plan participant worksheets to implement 'The Quality of Life' content

11:20 a.m. – 12:05 p.m.

Balancing Your Employee Benefits Budget

Comprehensive benefit packages are a key component in attracting and retaining top talent, but juggling the costs of these programs can be expensive and overwhelming. It's time we start taking a holistic approach to allocating benefit dollars in light of specific corporate goals. This session looks at ways to enhance your benefits program in order to keep your employees satisfied, all while balancing your spending.

Workshop: Think tank on culture and employee engagement

According to Forbes, employee engagement is defined as "the emotional commitment the employee has to the organization and its goals." In an era of heightened corporate transparency, businesses are faced with the challenge of developing, engaging and retaining their workforce. This workshop is an opportunity to find out what other companies are doing to create unique, engaging cultures so that you can bring some new ideas back to your office to implement.

Introducing TotalWealth: Helping your employees reach their financial goals

TotalWealth powered by eMoney was developed for our clients to offer personalized service and cutting-edge technology to their participants—to empower them to take control of their financial situations. The platform seamlessly aggregates all accounts in one place, painting a holistic financial picture for the user and their advisor.

12:05 – 1:05 p.m. Lunch

1:05 – 2:00 p.m. Keynote Session

Policy & Politics in the New Washington

Scott Eckel will cover the legislative and regulatory lay of the land, with a particular focus on tax and financial regulatory reform, in addition to providing his political analysis of the new Trump Administration and potential implications for investors.

2:10 – 2:55 p.m.

Leverage Communication to Increase Retirement Plan Effectiveness

When it comes to saving for retirement, communication with plan participants plays a key role in helping to improve retirement readiness. Join Lisa Francis and Jen Stickney as they discuss how the frequency, timing, and content of retirement plan communications can impact participant engagement and the overall effectiveness of your company's retirement plan, while offering tips and solutions you can use immediately.

Cybersecurity Concerns for Employee Benefit Plans

Cybersecurity is a hot topic. In recent years it has grabbed more and more headlines across industries and is becoming a regular topic at corporate board meetings. This interactive session will cover various cybersecurity-related topics including: how to create a comprehensive security policy; knowing your risk profile; and data security strategies. It will also include a “day in the life of a hacker” scenario and examine common ways security measures get compromised and the technologies available to ward off the bad guys.

A Fiduciary How-To Guide: Minimizing your liability

Retirement plan fiduciaries are charged with acting in the best interest of plan participants and their beneficiaries in all that they do—along with that responsibility comes the burden of potential personal liability. This discussion will focus on how to minimize your liability, while maximizing your participants' retirement plan experience.

Speaker Biographies



Ryan Campagna, CFP® , AIF®

Senior Vice President

Ryan joined Sentinel Benefits & Financial Group in 2003 as an Investment Consultant. He is a Registered Representative of Sentinel Securities, Inc. and an Investment Advisor Representative of Sentinel Pension Advisors, Inc.

Today, Ryan manages Sentinel's Investment Advisory Sales Team, who works directly with plan sponsors in helping them manage their fiduciary risk by implementing best practices in investment oversight and fiduciary governance.

He specializes in the design, implementation, communication, and administration of qualified and non-qualified retirement plans for both for-profit and not-for-profit businesses. To Ryan, his role is about building relationships with people and taking the time to improve his clients' lives.

Ryan has obtained the designation of Accredited Investment Fiduciary (AIF®), and is also part of a select group of planners who have met the rigorous requirements necessary to call themselves Certified Financial Planner (CFP®) professionals. He is registered with FINRA holding the Series 7, 63 and 66, and is a licensed Life & Health insurance agent. Ryan graduated from Bentley College with a Bachelor's degree in Finance.



Fallon Carpenter

Senior HR Generalist, Sentinel Benefits & Financial Group

Fallon Carpenter joined Sentinel Benefits & Financial Group in 2015. Responsible for Sentinel's some 200 employees, Fallon is a passionate and dedicated human resource professional who continuously aligns HR practices and objectives to support business initiatives.

With nearly a decade's worth of HR experience, Fallon specializes in mid-size organizations—providing guidance and leadership to senior managers. Her broad range in the field includes talent acquisition, performance management, training and development, employee relations, compensation & benefits, policy design, compliance reporting, HRIS implementations, HR workflow development, and mergers and acquisitions.

Fallon earned her Bachelor of Science degree in Communication from the University of New Hampshire with a minor in Psychology, and is a member of the Society for Human Resource Management and Northeast Human Resources Association.



Robert M. DiMase, AIF®

*Executive Vice President, Sentinel Benefits & Financial Group
President, Sentinel Insurance Agency, Inc.*

Rob DiMase is the Executive Vice President of Sentinel Benefits & Financial Group and President of Sentinel Insurance Agency, Inc. As a 26-year industry veteran, Rob specializes in the design, implementation, communication and administration of all types of employee benefits plans.

Rob joined Sentinel Benefits & Financial Group in 1993 as a sales representative and became a partner in the organization in 1998. Rob takes a holistic view of employee benefit programs, seeking to maximize value to employer and employees alike with a strong integration of various tax advantaged savings and spending accounts.

Rob holds a Bachelor of Science degree in Finance and a concentration in Marketing from Boston College. He is a Board member of the Massachusetts Association of Health Underwriters and an active member on Blue Cross Blue Shield of Massachusetts and Harvard Pilgrim broker advisory boards.

Rob holds FINRA Series 6, 63 and 65 securities licenses. He is also a licensed Life & Health insurance agent and licensed Life & Health insurance advisor.



Julie Doran, MBA, RPA, AIF®

Plan Advisor

Julie joined Sentinel Benefits & Financial Group in 2016 as a Plan Advisor in the Institutional Retirement Services area. She works closely with retirement plan sponsors on issues of fiduciary governance and plan management in an effort to increase plan effectiveness and positive retirement outcomes for participants.

Julie brings over fifteen years of retirement industry experience to Sentinel, having provided investment advisory and plan management services to clients from the asset management, recordkeeping, and consulting perspectives over the course of her career.

Julie graduated from Bentley College in Waltham, MA with a Bachelor of Science in Business Communication, and earned a Master of Business Administration (MBA) degree from Babson College in Wellesley, MA. She has obtained the Accredited Investment Fiduciary (AIF®) designation from fi360, as well as the Retirement Plan Associate (RPA) designation from the International Foundation of Employee Benefit Plans (IFEBP). Julie is also registered with FINRA; she holds the Series 65.



Scott Eckel

*Vice President, Legislative and Regulatory Affairs
Charles Schwab*

With more than a decade of policy experience in Washington, D.C., Scott Eckel joined Schwab's Office of Legislative and Regulatory Affairs in March 2012. In his role at Schwab, Scott engages with policymakers, both on Capitol Hill and in the regulatory agencies, on issues of importance to Schwab and its clients in the areas of financial services, market structure, tax, retirement, cybersecurity and privacy.

Scott came to Schwab after serving as Senior Policy Advisor to the former Chairman of the House Financial Services Subcommittee on Capital Markets and Government Sponsored Enterprises, Rep. Scott Garrett (R-NJ). While in this role, Scott worked extensively on the deliberations over the Dodd-Frank Act, the landmark financial regulatory overhaul law, as well as a host of other issues related to the post-financial crisis policy response.

Previously, Scott was the Senior Legislative Assistant in the office of Senator John Sununu (RNH), handling Banking Committee issues. Prior to that, Scott led the Washington office of the New England Council, a regional business organization based in Boston.

Scott grew up in New Hampshire and graduated from Duke University with a degree in Political Science. He resides in Alexandria, Virginia, with his wife and six children.



Lisa Francis

Director, Customer Experience Strategy

Lisa Francis joined Sentinel Benefits & Financial Group in 2006 and has been the Director of Customer Experience Strategy since 2014. In this role, she is responsible for evaluating, enhancing and improving the customer experience as it relates to our existing line of products. She also acts as the customer advocate in the development and implementation of new product offerings. Lisa is driven to simplify the service experience for our clients and individual customers, including plan participants and individual investors, and leads business partners throughout the organization toward a common, customer-focused vision.

Prior to her current role, Lisa served as Service Center Director for over seven years. In this position, she was responsible for the management of Sentinel's call center, leading the team of representatives responding to participants' inquiries about their benefit plans, including retirement accounts, flexible spending accounts (FSA), health savings accounts (HSA), health reimbursement arrangements (HRA) and COBRA.

Lisa holds a Bachelor of Science degree in Business Administration from Salem State University.



Benjamin Healy

Vice President, Operations & Client Experience

Benjamin Healy joined Sentinel Benefits & Financial Group in 2009 and currently serves as the VP of Operations & Client Experience. He is responsible for strategic planning and innovation as it relates to Sentinel Benefits' Operational areas—contribution processing, distribution processing, participant services, plan conversions and trade support. Ben specializes in business process improvement, product management, and client retention programs.

Prior to his current role, Ben held various positions within Sentinel Benefits, including marketing, operations, and project management. He most recently served as Client Experience Manager where he evaluated Sentinel's services from an outside-in perspective in order to develop customer-focused business

initiatives.

Ben holds a Bachelor of Science Degree in Business Administration with a concentration in Finance from Bryant University. He is currently working towards a Masters in Business Administration from Northeastern University.



Ross James, CFP[®], AIF[®], QPFC

Vice President, Personal Investment Services

Ross joined Sentinel Benefits & Financial Group in 2011 as an Investment Consultant. He is a Registered Representative of Sentinel Securities, Inc. and an Investment Advisor Representative of Sentinel Pension Advisors, Inc.

Ross offers fee-based investment management and financial planning services to businesses, individuals and their families. He provides education and guidance to plan participants to help maximize their retirement benefits in an effort to become retirement ready. For institutions, he works closely with plan sponsors to help implement custom retirement programs and employee benefits packages and provide fiduciary governance.

He holds a Bachelor of Arts in Government with a concentration in International Political Economy from Connecticut College. Ross has obtained the designation of Accredited Investment Fiduciary (AIF[®]), and is also part of a select group of planners who have met the rigorous requirements necessary to call themselves Certified Financial Planner (CFP[®]) professionals. He is registered with FINRA holding the Series 7 and 66 registrations, is a licensed Life & Health insurance agent and is a Qualified Plan Financial Consultant (QPFC).



Lisa Jones, Esq., CPC, QPA

Vice President

Lisa joined Sentinel Benefits & Financial Group in 2006 as an ERISA attorney. She has over twenty years of experience working in the employee benefits area. She is in charge of our ERISA Consulting Group and is responsible for internal and external technical support and compliance regarding ERISA and the Internal Revenue Code. Lisa's group helps clients resolve operational and document errors before they are discovered on audit through use of the IRS and DOL correction programs, and helps clients with IRS and DOL plan audits. In addition, Lisa is responsible for our retirement plan documents area for both qualified and nonqualified plans. She is a board member of the ASPPA Benefits Council of New England and also teaches continuing education classes on employee benefit related topics.

A member of the Illinois bar, Lisa earned her law degree at Chicago Kent College of Law and a bachelor's degree in marketing from the University of Illinois at Chicago. She has attained the Qualified Pension Administrator (QPA) and Certified Pension Consultant (CPC) designations from the American Society of Pension Professionals & Actuaries.



Todd Larson

Chief Information Officer

Todd joined Sentinel Benefits & Financial Group in 2015. As Chief Information Officer, he leads the Information Technology team overseeing the firm's software development, infrastructure, information security and systems support teams.

Prior to joining Sentinel, Todd held Chief Technology Officer positions at F-Squared Investments and Pioneer Investments. Todd has also worked at other Boston based financial service firms like Eaton Vance Management, John Hancock and State Street Bank and Trust. Todd began his career in Investment Operations and Accounting before his technical curiosity transitioned him into a career in IT. Todd is also on faculty at Northeastern University in Boston as an adjunct professor teaching IT studies at the D'Amore McKim School of Business.

Todd has a Bachelor of Arts in Economics from Framingham State University, Framingham MA and a Master's in Business Administration from Suffolk University in Boston, MA.



Bill McManus

*Director, Strategic Markets
Hartford Funds*

Bill is part of the Strategic Markets Team for Hartford Funds. In his current position, Bill is responsible for engaging and educating both financial advisors and their clients about current and emerging opportunities in the financial-services marketplace. These opportunities range from tactical strategies in areas such as retirement-income planning, investment planning, and charitable planning, to anticipating and preparing for long-term demographic and lifestyle changes.

Bill joined the organization in 2003 as an advisor consultant responsible for marketing Hartford Funds in Virginia and West Virginia. Bill earned his Certified Investment Management Analyst (CIMA®) designation, is FINRA Series 7 and 63 registered, and holds his life and variable insurance licenses.

Bill has been widely quoted in consumer and trade publications such as US News and World Report and Wealth Management.com. He has also appeared as a featured guest on Bloomberg Radio to discuss his views on retirement-related topics.

Originally from Smithville, New Jersey, Bill attended the University of Pennsylvania where he earned a bachelor's degree in political science. He currently lives in Philadelphia, Pennsylvania.



Samuel Mitchell, CFC

President & CEO, Sentinel Benefits & Financial Group

In his role as CEO, Sam is responsible for the leadership of Sentinel's four separate business units: Sentinel Benefits Group, LLC; Sentinel Pension Advisors; Sentinel Insurance Agency; and, Sentinel Securities. He is devoted to ensuring that Sentinel remains committed to our core values — integrity, excellence, expertise, innovation, and empowerment — while achieving its short and long-term growth initiatives. As a member of the leadership team, Sam is influential in setting our strategy and vision, developing new business opportunities and partnerships, creating first-class client experience, as well as all operational objectives of the firm.

Sam joined Sentinel in 2000, holding varied roles within the organization and most recently serving as President of Sentinel Benefits Group, LLC the largest of Sentinel's business units. His professional background includes consulting and administration for employee benefit plans, including retirement plans, health and welfare plans, Section 125 and other reimbursement plans, and COBRA.

Sam is passionate about driving change in our industry to better align our strategies and policies with the needs of the individuals we serve. He is an active member of multiple advisory councils including the Advisor Council for Fidelity Investments Clearing and Custody Services (CCS) and WEX Health Executive Summit. Sam also serves as the chairperson of a non-profit organization in his community.



Jennifer Stickney

Investment Consultant, Personal Investment Services

Jen joined Sentinel Benefits & Financial Group in 2014 and today serves as an Investment Consultant. She is a Registered Representative of Sentinel Securities, Inc. and an Investment Advisor Representative of Sentinel Pension Advisors, Inc. Prior to joining the team, she worked at JPMorgan Chase for over 6 years in Hedge Fund Accounting.

Whether it's planning for retirement, saving for college, or protecting the financial future of the ones you care for the most, Jen is committed to working together with her clients to develop custom solutions to achieve their financial goals. Jen is devoted to building long-term relationships and providing top notch service.

Jen is registered with FINRA holding the Series 7, 63 and 66 and holds a Bachelor of Science degree in Finance from Salem State University.



Doug Walker

Assistant Vice President, Director of Software Engineering Services

Doug joined Sentinel Benefits & Financial Group in 2008 and today serves as the AVP, Director of Software Engineering Services. He is responsible for all software related information technology initiatives at Sentinel. In addition to leading two teams of software engineers and analysts, he is always looking for ways to improve Sentinel processes and software offerings for our clients.

Prior to his current role, Doug held various positions within Sentinel Benefits, including working on the Operations team, as a Business Analyst, and as manager of the Business Process Management team within the technology group.

Doug holds a Bachelor of Science Degree in Economics/Finance and Sport Management (double major) from Southern New Hampshire University, and a Master of Science Degree in Mathematics from Salem State University.