

**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

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



Seating is limited!

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 25<sup>th</sup> 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).