

Joseph M. Gordon

Joseph M. Gordon (“Joe”) is a licensed **Certified Financial Planner™** and **Certified Investment Management Analyst (“CIMA®”)** with over 29 years of professional experience in the financial services industry and is a member of leading pension and financial services organizations, including the Financial Planning Association, The American Society of Pension Professionals and Actuaries, The International Forum, AALU, and the Investment Management Consultants Association.

A graduate of the University of North Carolina at Chapel Hill, he is founder and managing member of an independent SEC registered investment advisory firm, Gordon Asset Management, LLC, which provides wealth management for high net worth and high income individuals, retirement plan consulting, and exit planning services for the retirement and transitional planning needs of closely held business owners.

A published co-author of three highly acclaimed financial books covering wealth management, retirement planning and business transition planning, he is a frequent speaker before professional and civic groups. He holds the Accredited Investment Fiduciary (“AIF®”) designation from The Center for Fiduciary Studies. He is Series 7, 24 and 65 securities licensed and is a Registered Principal with CW Securities, LLC, an independent registered broker-dealer and member FINRA firm. He also holds a life, accident and health insurance license, a life settlement broker license, and has his ChFC and CLU designations coupled with a Master of Science degree in Financial Services from the American College in Bryn Mawr, PA. He is an Associated Professional Member (“APM”) with The American Society of Pension Professionals and Actuaries.

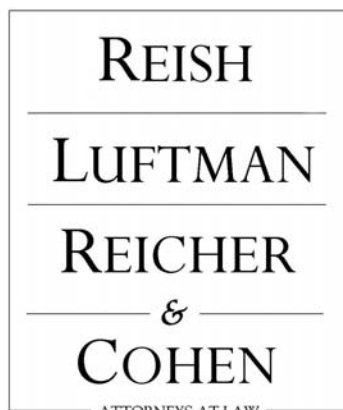
David L. Musto, CLU, ChFC, *Managing Director and head of the Investment Only Retirement Business for JPMorgan Funds, JPMorgan Asset Management*

David Musto, managing director, is head of the Investment Only Retirement Business for JPMorgan Funds. In this role, David leads the firm's increased focus on capturing retirement asset flows through provider platforms and intermediaries.

Formerly, David was a senior vice president at Prudential Retirement, where he led the firm's full-service retirement offer in the emerging corporate market, including product development, distribution and service models serving clients through \$20 million in retirement plan assets.

Prior to joining Prudential, Musto held senior management positions in CIGNA's retirement business, as well as Kamoon, a start-up financial software company. Prior to Kamoon, he served in various senior strategic and marketing roles at Prudential Retirement Services, helping to develop its retirement business there.

Musto graduated from the College of William and Mary with a bachelor's degree in finance and from New York University with an MBA in finance and international business. He also holds Chartered Life Underwriter and Chartered Financial Consultant designations.



FRED REISH is an ERISA attorney whose practice focuses on fiduciary responsibility issues. He was recognized as one of the 15 “Legends” of the retirement industry by *PLANSPONSOR* magazine. Fred has also been recognized as: the 401(k) Industry’s Most Influential Person for 2007 by 401kWire (and has, for every year of that survey, been in the top 2); the Commissioner’s Award and the District Director’s Award by the IRS; the Eidson Founder’s Award by ASPPA; the Institutional Investor

Lifetime Achievement Award; *PLANSPONSOR* magazine Lifetime Achievement Award; and as a Charter Fellow of the Employee Benefits Counsel of the American Bar Association. In addition, he has been recognized in the legal community as one of “The Best Lawyers in America,” and as a “Super Lawyer in Southern California.” He has written 250 articles and four books about retirement plans, including a monthly column on 401(k) fiduciary issues for *PLANSPONSOR* magazine. Fred Co-Chaired the IRS Los Angeles Benefits Conference for over 10 years, served as a founding Co-Chair of the ASPPA 401(k) Summit, and has served on the Steering Committee for the DOL National Conference.

