

## Stephen J. Lansing



Forty plus years in the financial services industry includes service with the Northwestern Mutual, founding of a pension administration firm, consulting with CPI Qualified Plan Consultants, Kruse, O'Connor and Ling, Gabriel, Roeder, Smith & Co. and starting Sentinel Fiduciary Services.

As an active participant in the retirement plan consulting profession he has:

- Been a member the American Society of Chartered Life Underwriters, the Investment Management Consultants Association, International Society of Certified Employee Benefit Specialists and was Past President of the Orlando Chapter of the ISCEBS.
- Presented at meetings sponsored by the American Bar Association, American Society of Healthcare Human Resource Administration, ESOP Association, Financial Executives Institute, InFRE, Institute of Management Accountants, International Foundation of Employee Benefit Plans, International Society of Certified Benefit Specialists, Pensions & Investments, Profit Sharing Council of America.
- Authored articles for 401khelpcenter.com, benefitslink.com, IOMA's *Managing 401(k) Plans*, Profit Sharing Council of America *Profit Sharing* magazine, The Journal of Pension Benefits. Steve served as the Moderator of the Fiduciary Investing Question & Answer Column in BenefitsLink and as moderator of Pensions & Investment's Crash Course for Fiduciaries. Steve has a Bachelor of Science Degree in Agricultural Economics from the University of Wisconsin. He's a Charter Life Underwriter (CLU), and a Certified Employee Benefit Specialist (CEBS), a designation conferred by the Wharton School of the University of Pennsylvania in conjunction with the International Foundation of Employee Benefits. Until October of 2008 he held the Certified Investment Management Consultant designation conferred by the Investment Management Consulting Association. He has attended Stanford University Law School's *Fiduciary* College. He has also attended the Wharton School of the University of Pennsylvania's Pension Funds and Money Management Program. He has completed the Center for Fiduciary Studies' Consultants Certification Course. He has served as an expert witness in Federal Court in matters regarding ERISA litigation.

## Peter Gulia



After working from 1984 through 2005 with one of America's largest retirement services businesses (which served thousands of plans and over 10 million participants with over \$200 billion invested), Peter now counsels the people who manage retirement plans. Also, Peter offers advice about employers' and executives' smart use of plan designs permitted under § 125, § 401(k), § 403(b), § 409A, and § 457(b) or (f).

Since 1984, Peter has focused on the design, governance, fiduciary investment procedures, and administration of retirement plans. His solutions to resolve then-novel ERISA, tax, and securities issues for asset-allocation investment advice remain models that practitioners use today.

Beyond ERISA-governed plans, Peter has wide experience with church plans and governmental plans, and with how securities law and other laws beyond ERISA and the Internal Revenue Code affect retirement plans. Peter is a widely published expert on plan investments (including qualified default investment alternatives), beneficiary designations, and domestic-relations orders.

Peter has for 16 years published primarily with Wolters Kluwer Law & Business. He is a contributing author of six books in its Answer Book series. Also, Peter is an author of *The CPA's Guide to Retirement Plans for Small Businesses* (AICPA), including that book's coverage of fiduciary issues. Some of Peter's other publications explain the *Pension Protection Act of 2006* and the *Economic Growth and Tax Relief Reconciliation Act of 2001*.

Peter teaches a broad range of professional-education programs, for a range of professional and business associations. Peter is a member of the American Society of Pension Professionals and Actuaries, the ASPPA Benefits Council of Greater Philadelphia, the American Bar Association (including several working groups), the Philadelphia Bar Association (including its Employee Benefits Committee and Professional Guidance Committee), and the National Association of Government Defined Contribution Administrators.

A.B. 1981 Franklin and Marshall College J.D. 1984 Villanova University