

## Terry Power



Terry Power has been in the Retirement Plan industry since 1981. He has been involved in the design, installation and day-to-day operation of corporate retirement plans for more than 3,000 clients during his career. He is the founder and developer of The Platinum 401k™ Multiple Employer Plan Program.

He is a Past President of the Florida West Coast Employee Benefits Council, a member of the Tampa Pension Council, a member of the American Society of Pension Professionals & Actuaries (ASPPA), and the Committee for the Fiduciary Standard. He is an alumnus of Canisius College in Buffalo, New York.

He was named by [401wire.com](http://401wire.com) as one of the Defined Contribution Industry's "300 Most Influential Individuals" for 2010 and has been nominated for that organization's "100 Most Influential" list on several occasions.

Terry has spoken before many industry groups including the American Society of Pension Professionals and Actuaries (ASPPA), fi360, DCPI, PLAN ADVISER National Conference, and the Center for Due Diligence on the topic of Multiple Employer Plans. He has written several articles relating to qualified retirement plans during his 31 years in the industry, the most recent being his article that was published in the August 2011 issue of PLAN SPONSOR magazine.

He is also the owner and moderator of the [LinkedIn.com](http://LinkedIn.com) group "401k TPA Network", the largest group of it's kind on the internet with over 2,300 individual members.

He is also very involved in the Professional Employer Organization (PEO) industry through his company's 12 year relationship with the National Association of Professional Employer Organizations (NAPEO) where he has served as a Director on that organization's Associate Member Advisory Board during his 21+ years of working with PEO clients.

Terry enjoys flying in his spare time. He is an FAA licensed private pilot and Instrument Ground Instructor.

## W. MICHAEL MONTGOMERY



Mike Montgomery has more than thirty-four years of experience in the retirement plan field, founding Montgomery Retirement Plan Advisors in 2004 after achieving success as a pension specialist or regional manager for several leading retirement plan providers.

In 2010 and again in 2012, Mike Montgomery was voted the #1 Advisor in the United States in the \$5-\$15 million defined contribution plan category by *401kWire*, and was named to *401kWire's* 2010 list of 100 Most Influential People in Defined Contribution.

Mr. Montgomery also provides market research, pricing studies and training services to retirement plan providers. He is a frequent writer on industry issues and speaker at conferences, and serves on the education committee of the new ASPPA organization, NAPA (National Association of Plan Advisors).

In mid-2010, he was selected as a Founding Lecturer by The Retirement Advisor University at UCLA Anderson School of Management and is currently writing a course on Multiple Employer Plans for their *Certified 401(k) Professional* curriculum. He serves as 3(38) fiduciary for a Multiple Employer Plan, *The Platinum 401k*.

Montgomery Retirement Plan Advisors is CEFEX certified by the Centre for Fiduciary Excellence as a fiduciary advisor to defined contribution plans.

## Ary Rosenbaum



Ary Rosenbaum is an ERISA/ retirement plan attorney for his firm, The Rosenbaum Law Firm P.C.. At a flat fee, Ary 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, The Stamford Advocate, bankrate.com, smartmoney.com, Long Island Business News, PlanSponsor.com, DailyFinance.com, American Express Open Forum, Marketwatch.com, Pittsburgh Post-Gazette, the Wall Street Journal, Investment News, and FiduciaryNews.com.

Ary has authored articles for Long Island Business News, Financial Advisor Magazine, the National Institute of Pension Administrators, PlanSponsor.com, and for his newsletters that he sends to clients and financial advisors nationally. His blogs on retirement plans can be found at [therosenbaumlawfirm.com](http://therosenbaumlawfirm.com) and [financerific.com](http://financerific.com)

Ary has spoken before 401(k) Rekon, Schwab Impact, the New York State United Teachers Member Benefits Trust, as well as a guest speaker for several plan sponsor and advisor seminars around the country. Ary is currently an accredited provider of continuing education for New York accountants and attorneys.

“While I do have an L.L.M in taxation and took two courses on retirements plans at Boston University School of Law, I learned how retirement plans truly operate while working for 9 years as an attorney for third party retirement plan administration firms.”

“While many ERISA attorneys have spent their entire career at law firms with very little experience in the day to day administration of retirement plans, I had hands on experience in seeing many of the issues and problems that retirement plans go through on a daily basis. It is this experience where I saw the abuses of the retirement plan industry that has made me a leading supporter of 401(k) fee transparency, as well as cutting down a plan’s sponsor cost and potential liability because I know the tricks of the trade. While ERISA and retirement plans are a complicated topic for most plan sponsors, Ary

has an ability to break down important and technical concepts into a language that plan sponsors can understand. ”

Ary is a graduate of Stony Brook University (B.A., Political Science, 1994), American University Washington College of Law (J.D., 1997), and Boston University (L.L.M., Taxation, 1998). Ary is licensed to practice in New York, Massachusetts, and California.

Ary lives in Oceanside with his wife and 2 kids.