



## WILLIAM B. FORNIA

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### Personal Summary

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William B. (Flick) Fonia is founder and president of Pension Trustee Advisors. PTA provides consulting services on public pension and retirement benefits to forty clients. Previously, he was senior vice president of Aon Consulting, leading their public sector retirement plan actuarial consulting practice. His professional expertise is the analysis, design and modeling of postretirement employee benefits (pensions and health), particularly in the public sector.

### Client Experience

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Mr. Fonia's work experience includes consulting for public and private sector retirement plans. He has consulted with numerous state and local government bodies regarding their public retirement systems, as well as with private sector and not-for-profit employers in the United States, Brazil and Argentina. He has also worked on federal, state and local compliance and accounting issues for many clients.

A frequent speaker, Mr. Fonia has testified before legislative and judicial bodies in fifteen states. He serves his clients as expert witness and has testified in Federal Court. Mr. Fonia has written papers on pension and retiree health issues and has been interviewed by various periodicals on pension issues. He has served public sector clients in thirty-two states and Puerto Rico, and has consulted on retirement issues involving seven of the ten largest US cities.

Mr. Fonia was recognized with one of six retirement "Power Broker" awards by Risk & Insurance and Human Resource Executive Magazine in 2010.

### Professional Organizations

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Mr. Fonia is a Fellow of the Society of Actuaries (1986), an Enrolled Actuary under ERISA (1984), a Member of the American Academy of Actuaries (1983), and Fellow of the Conference of Consulting Actuaries (2005).

He is currently on the faculty of the Society of Actuaries Fellowship Admission Course and Associateship Professionalism Course, and is on the steering committee (past vice-chair) of the Conference of Consulting Actuaries Public Plans Community. He has previously served as chair and vice-chair of the Enrolled Actuaries Meeting Program Committee, on the Conference of Consulting Actuaries Committee on Professionalism, on the Public Pensions Subcommittee of the American Academy of Actuaries, and on the Society of Actuaries Education and Examination Committee.

### Education

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He graduated from Whitman College with a Bachelor of Arts degree in Mathematics (1980).

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## Papers, Testimony and Selected Presentations

### Papers, Discussions and Testimony – William B. Fornia

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- Faculty – Society of Actuaries Associateship Professionalism Course – February 2015, New York
- Faculty – Society of Actuaries Associateship Professionalism Course – December 2014, New Orleans
- "Still a Better Bang for the Buck – Update on the Economic Efficiencies of Pensions" – National Institute on Retirement Security – November 2014 (with N Rhee)
- Faculty – Society of Actuaries Associateship Professionalism Course – November 2014, San Francisco
- Expert Witness Testimony – City of Detroit Bankruptcy, US Bankruptcy Court for Eastern District of Michigan Southern Division – October 2014, Detroit
- Faculty – Society of Actuaries Fellowship Admission Course – August 2014, Vancouver
- Expert Witness Deposition – City of Detroit Bankruptcy – August 2014
- Expert Testimony – Pension Reform Legislation, Alaska Senate Affairs Hearing – April 2014
- Expert Testimony – Pension Reform Legislation, Alaska Senate Affairs Hearing – March 2014
- Expert Testimony – Pension Reform Legislation, Alaska House Labor & Commerce Hearing – March 2014
- Expert Testimony – City Council of Memphis – March 2014
- Faculty – Society of Actuaries Fellowship Admission Course – August 2013, Vancouver
- Faculty – Society of Actuaries Associateship Professionalism Course – April 2013, Los Angeles
- Expert Witness Deposition – City of San Diego vs. San Diego City Employees Retirement System – April 2013
- Expert Witness Deposition – El Paso County Colorado District Court – Trustees of the Springs Transit Company Employee's Retirement and Disability Plan vs. City of Colorado Springs; First Group America, Inc.; and First Transit, Inc. – February and April 2013
- Faculty – Society of Actuaries Associateship Professionalism Course – November 2012, Chicago
- Faculty – Society of Actuaries Associateship Professionalism Course – September 2012, San Francisco
- Faculty – Society of Actuaries Fellowship Admission Course – August 2012, Toronto
- Participant – Governing Magazine's Pension Reform Policy Roundtable – August 2012, Washington DC
- Expert Testimony – Pension Reform Legislation, Ohio House Committee for Health and Aging Subcommittee on Retirement and Pensions Hearing – July 2012, Columbus
- Faculty – Society of Actuaries Associateship Professionalism Course – April 2012, San Francisco
- Expert Testimony – Pension Reform Legislation, Alaska Senate Finance Hearing – March 2012, Juneau
- Illinois Commission on Government Forecasting and Accountability Monthly Briefing, "Actuarial Funding Methods" – February 2012

National Conference on Public Employee Retirement Systems PERSist, Volume 25, No. 1, "Disclosure, Disclosure, Disclosure: GASB, PEPTA & NABL" – Winter 2012

Expert Witness Testimony – U.S. District Court for the District of Maryland – Cherry vs. Baltimore – February 2012, Baltimore

Participant – Pension Disclosure Task Force, National Association of Bond Lawyers – January 2012, October and August 2011, Washington DC

Expert Testimony – Rhode Island Joint Finance Committee Hearing on Pensions – October 2011

Public Hearing Testimony – Exposure Draft, Accounting and Financial Reporting for Pensions, and Financial Reporting for Pensions, Government Accounting Standards Board – October 2011

Expert Testimony – Pension Reform Legislation, Alaska Senate State Affairs Hearing – October 2011, Fairbanks

Expert Witness Deposition – Lathan vs. DRS & Washington State – September 2011

Participant – "Getting from Here to There: Research to Implement Teacher Pension Reform" George W. Bush Institute – September 2011, Dallas

Expert Testimony – Pension Reform Legislation, Alaska Senate State Affairs Hearing – September 2011, Anchorage

Faculty – Society of Actuaries Associateship Professionalism Course – September 2011, New Brunswick NJ

Faculty – Society of Actuaries Associateship Professionalism Course – August 2011, Atlanta

Global Business Magazine – "The State of Public Pensions in the U.S." – July 2011

Expert Testimony – City Council of Atlanta – April 2011

Expert Witness Deposition – Cherry vs. Baltimore – March 2011

Expert Testimony – City Council of Oakland – February 2011

Faculty – Society of Actuaries Associateship Professionalism Course – December 2010, Grapevine TX

Faculty – Society of Actuaries Fellowship Admission Course – December 2010, Grapevine TX

Expert Witness – City of Philadelphia Deputy Sheriffs Arbitration Hearing – Financial impact of retirement proposals – November 2010

Public Hearing Testimony – Preliminary Views, Accounting and Financial Reporting for Pensions, and Financial Reporting for Pensions, Government Accounting Standards Board – October 2010, Dallas

Expert Witness – City of Philadelphia and AFSCME Arbitration Hearing – Financial impact of retirement proposals – September 2010

*Papers, Testimony and Selected Presentations*  
*William B. Forna*  
*(Continued)*

Expert Witness – City Council of City of Baltimore – Actuarial impact of retirement proposals – June 2010

Participant – Puerto Rico Governor’s Commission on Pension Reform – May 2010, San Juan

Faculty – Society of Actuaries Fellowship Admission Course – December 2009, Grapevine TX

Expert Witness – Illinois Pension Modernization Task Force – Comparison of Public and Private Retirement Benefits, Approaches to Financing, Changes Proposed in Other States – August 2009, Chicago

Expert Witness – City of Philadelphia and Fraternal Order of Police Arbitration Hearing – Financial impact of retirement proposals – 2008-2009

Journal of Pension Benefits – Defined Benefit Plans: A Better Bang for the Buck – Winter 2009 (with B Almeida)

Faculty – Society of Actuaries Fellowship Admission Course – September 2008, Toronto

Expert Witness – Kentucky Governor's Working Group on Pension Reform, Economic Efficiencies of Defined Benefit Pension Plans – September 2008

Expert Witness – City of Philadelphia and International Association of Firefighters Arbitration Hearing – Financial impact of retirement proposals – August 2008

"A Better Bang for the Buck – Economic Efficiencies of Defined Benefit Pension Plans" – National Institute on Retirement Security – August 2008 (with B Almeida)

"Reform Paths for Public Plans – Discussant" – Pension Research Council, Wharton Impact Conference – May 2008 (with R Crane, M Heller, B Waring, P Yakaboski), Philadelphia

Roundtable Member – Society of Actuaries and American Academy of Actuaries Roundtable – Public Pension Plan Disclosures: Who Needs to Know What—and Why, New York University – February 2008

Faculty – Society of Actuaries Fellowship Admission Course – August 2007, Toronto

Expert Witness – Illinois Legislative Committees – Comparison of Public and Private Retirement Benefits: Funding, Accounting and Design – February 2007, Springfield

Faculty – Society of Actuaries Fellowship Admission Course – August 2006, Montreal

Expert Witness – New Mexico Legislative Education Study Committee, Legislative Finance Committee, and Permanent Fund Task Force – Study of implications of change to defined contribution plan for new educational employees – October-December 2005

Expert Witness – Utah Legislative Finance Committee – Financial impact of retiree healthcare program for state employees – October 2005

Expert Witness – New Mexico Permanent Fund Task Force – Financial Strength of New Mexico Educational Retirement – September 2005

"Public Sector Retirement Systems: What Does the Future Hold?" – International Foundation of Employee Benefit Plans Employee Benefits Journal vol. 28, No. 2 – June 2003

Expert Witness – Colorado Legislative Audit Committee, State Auditors Study of Defined Benefit and Defined Contribution Plan – December 2001

Expert Witness – Wyoming Judiciary, Lawsuit relating to Wyoming Retirement System – 1998

Expert Witness – Colorado Pension Reform Commission, various matters pertaining to Colorado Fire and Police Pension Association – 1997-2005

Expert Witness – Colorado Legislative Committee, Analysis of DROP provisions and costs for Colorado Fire and Police Pension Association – 1997

“Assistência Médica para Aposentados” Seguros & Riscos, Ann III, no. 26 [Medical Plans for Retirees, Insurance & Risk, Brazilian Journal] – November 1988

***Selected Presentations – William B. Fornia***

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“Still a Better Bang for the Buck: An Update on Retirement Security Outlook – NIRS Research” – Texas Association of Public Employee Retirement Systems 26th Annual Conference, April 2015 (with D Oakley), Austin

“Update on the Economic Efficiencies of Defined Benefit Plans” – American Bar Association Joint Committee on Employee Benefits Government Invitational, March 2015, Baltimore

“Acting as Fiduciary and Delegating Responsibilities” – 3rd Annual Mountain States Institutional Investors Forum, US Markets, March 2015 (with G Smith, E Brinkman, J Blumenthal), Denver

“Pensions: Still a Better Bang for the Buck” – National Conference on Public Employee Retirement Systems Legislative Conference, January 2015, (with D Oakley) Washington

“Bankruptcy and Its Implications to Pensions” – International Foundation of Employee Benefit Plans 60th Annual Employee Benefit Conference, October 2014 (with R Klausner), Boston

“Update on Better Bang for the Buck, the Economic Efficiencies of Defined Benefit Plans” – National Institute of Retirement Security Visionary Circle, October 2014, Los Angeles

“A Look at Bankruptcies and Public Employee Pension Plans” – International Foundation of Employee Benefit Plans Public Employee Policy Forum, September 2014, Washington DC

“Constitution, Contracts, and Public Pension Plan Reform” – Government Finance Officers Association 108th Annual Conference, May 2014 (with D Levine), Minneapolis

“Actuarial Principles and Managing Volatility in Retirement Costs” – National Conference on Public Employee Retirement Systems Annual Conference and Exhibition, April 2014 (with D Driscoll, K Peterson), Chicago

“Panel Discussion on Public Pension Plan Design” – Federal Reserve Bank of Cleveland Public Pension Underfunding Conference, November 2013 (with P Rutledge, J Gokhale, J Brown), Cleveland

“GASB – The Paul Revere Strategy” – National Conference on Public Employee Retirement Systems Public Safety Employees Pension and Benefits Conference, October 2013 (with P Feely), Rancho Mirage CA

- “Pension Reform Case Studies” – Oklahoma State Firefighters Association 119th Annual Convention, June 2013, Tulsa
- “Getting the Most from Your Actuary” – National Association of Public Pension Attorneys Legal Education Conference, June 2013, Santa Fe
- “Defined Benefit Schemes” – Rethinking the Economics of Pensions Conference – Economic & Social Research Council, March 2013, London
- “Changes and Trends: A Legislative Update” – Mountain States Institutional Investor Forum, US Markets, March 2013 (with A Franklin, G Garrett), Denver
- “Overview of Actuarial and Financing of State and Local Pensions” – National Conference of State Legislators Pension Funding Policy Task Force, December 2012 (with K Brainard, R Schultze), Washington DC
- “Overview of Actuarial and Financing of State and Local Pensions” – AARP National Policy Council, November 2012 (with K Brainard, G Madrid-Davis), Washington DC
- “What GASB has in store for Public Funds” – Oklahoma Public Funds Trustee Educational Conference, September 2012, Stillwater
- “A Tour of Public Pension Reform” – Keynote Speaker, Western Benefit Conference, July 2012, Seattle
- “The Reality of Pension Reform Across the Country” – 28th Annual Florida Public Pension Trustee Association Conference, June 2012 (with T Lussier, K Mallette, R Edmondson), Orlando
- “Pensions in Depth” – International Foundation of Employee Benefit Plans Public Employee Benefits Update, June 2012 (with K Hesse, D Oakley), Boston
- “Interpreting Actuarial Information” – Government Finance Officers Association 106th Annual Conference, June 2012 (with R Harris, C Wilson), Atlanta
- “Actuarial Funding Issues” – National Council on Teacher Retirement 25th Annual System Directors Workshop, June 2012, Denver
- “Public Pension Plans ... Where are We Going?” – 68th Annual Southern Conference on Teacher Retirement, May 2012 (with R Fitzpatrick, J Flaminio, D Stella), Nashville
- “GASB – Gee, Actuarial Stuff isn’t Boring!” – National Council on Teacher Retirement Administrative Assistants Workshop, May 2012, Denver
- “The GASB Communications Challenge” – National Council on Teacher Retirement Communications Specialist Workshop, May 2012, Denver
- “Lessons From Well-Funded Public Pensions” – Institutional Investor Roundtable for Public & Taft-Hartley Plans,” April 2012 (with I Boivie, L Kosiba, H Shapiro), Los Angeles
- “Pension Reform and Plan Design Case Studies” – Public Plans Update; Post EA Meeting Seminar, Enrolled Actuaries Meeting, March 2012, Washington DC
- “Public Plan Update” – Enrolled Actuaries Meeting, March 2012 (with K Brainard, P Zorn), Washington DC

- "Why Actuaries are Important to the Process of Portfolio Management" – Pacific Pension Institute Asian Pension Fund Roundtable, November 2011 (with S Shin), Kuala Lumpur
- "Benefit Strategies for Maintaining Your Fund in Market Downturns" – International Foundation of Employee Benefit Plans 57th Annual Benefits Conference, November 2011, New Orleans
- "State Legislative Update" – International Foundation of Employee Benefit Plans 57th Annual Benefits Conference, November 2011 (with R Snell), New Orleans
- "GASB's Game Changers" – National Conference on Public Employee Retirement Systems Public Safety Employees Pension and Benefits Conference, October 2011 (with R Joyner), Rancho Mirage CA
- "Hot Topics with Public Pensions" – Milliman Employee Benefits Consultant Forum, September 2011, New Orleans
- "GASB Exposure Drafts on Proposed Changes to Pension Accounting & Financial Reporting" – National Institute on Retirement Security "members only" webinar, August 2011 (with P Angelo, J Rizzo, K Brainard)
- "GASB Exposure Drafts" – National Conference on Teacher Retirement "Members Only" Webinar, July 2011 (with L Snell, K Brainard)
- "The State of the Public Pension System" – Future of Fiduciary Responsibility Summit, June 2011 (with J Mond, C Resendez, H Griffin, J Cuneo), New York
- "Rethinking Pension Design" – U.S. Retirement Savings: Looking for A Better Way", University of Wisconsin School of Business, June 2011, Madison
- "Public Employee Retirement Systems Workshop" – Enrolled Actuaries Meeting, March 2011 (with L Johansen), Washington DC
- "The Pension Dimension" – Rhode Island Poverty Institute Budget Conference March 2011 (with F Karpinski)
- "Responses to Pension Funding Crisis" – National Association of Police Organizations Police, Fire, EMS and Municipal Employee Pension & Benefits Seminar, February 2011 (with D Caliendo), Las Vegas
- "Risk Consciousness" – National Association of Police Organizations Police, Fire, EMS and Municipal Employee Pension & Benefits Seminar, February 2011, Las Vegas
- "Actuarial & Demographic Analysis Driven Investments" – Pacific Pension Institute Asian Pension Fund Roundtable, October 2010 (with S Shin, G Hirt), Hong Kong
- "Actuarial Frontiers" – Colorado Public Plan Coalition, September 2010, Keystone Colorado
- "Actuarial Issues" – National Council on Teacher Retirement Annual Trustee Workshop, July 2010, Portland OR
- "Historical Look at Defined Benefit Plans – Corporate DB Demise" Missouri Association of Public Employee Retirement Systems, July 2010



*Papers, Testimony and Selected Presentations*  
*William B. Fornia*  
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- “Fiscally Sustainable Retirement Plan Design” – Government Finance Officers Association 104th Annual Conference, June 2010 (with P Pharris), Atlanta
- “Pension Symposium” – Enrolled Actuaries Meeting, April 2010 (with A Biggs), Washington DC
- “Public Plans Seminar” – Enrolled Actuaries Meeting, April 2010 (with P Angelo, N Jones, R McCrory, T Lowman, E Friend), Washington DC
- “Current Issues with Public Employee Retirement Systems” – Enrolled Actuaries Meeting, April 2010 (with R Reed, M Smith), Washington DC
- “Accounting Standards: How to Navigate” – Public Funds Summit, March 2010 (with R Reed, R Mitchell, P Morin), Huntington Beach CA
- “Threat Level Orange: Underfunded Pension Plans and Response Scenarios” – Recovery Risks and Rewards – An Institutional Investor Summit, March 2010 (with D Love), New York
- “Public Plan Issues- Update on GASB Project” – Conference of Consulting Actuaries Audiocast, February 2010 (with P Angelo, J Rizzo)
- “The Value and Relevance of Asset Smoothing” – National Association of State Retirement Administrators, August 2009 (with A Milligan), Savannah
- “The Importance of Lifetime Income to Retirees” – Stars & Stripes National Public Employees' Retirement Fund Summit, April 2009, Miami
- “Financial Economics” – 65th Annual Southern Conference on Teacher Retirement, April 2009 (with K Brainard, T Cavanaugh), Hilton Head SC
- “Consensus Hopefuls: Actuaries, Accountants and Public Pensions” – Public Funds Summit, March 2009 (with C Chittendon, D Owens), Huntington Beach CA
- “Executive Roundtable: Case Studies in Weathering Economic Turmoil” – Public Funds Summit, March 2009 (with C Collins, I Lowenberg, B Jacksha), Huntington Beach CA
- “Defined Benefit versus Defined Contribution Plans” – Police, Fire & Public Pensions Forum, March 2009 (with J Sopranuk, M Fuller, J White), Jacksonville FL
- “Asset Allocation Tutorial: Proactively Manage Your Fund's Overall Pension Framework to Avoid Unnecessary Exposures” – Public Funds Board Forum, December 2008 (with R Masih, J Davis, B Rubin), San Francisco
- “Understanding and Responding to the Changing Pension Plan Environment” – International Foundation of Employee Benefit Plans, November 2008 (with C Franklin), San Antonio
- “A Better Bang for the Buck – The Economic Efficiencies of Defined Benefit Plans” – International Foundation of Employee Benefit Plans 54th Annual Benefits Conference, November 2008 (with B Almeida), San Antonio
- “Optimizing Your Retirement Program: Are Your Employees Financially Prepared for Retirement?” – Western Pension & Benefit Conference, November 2008, Denver



- "The Mark to Market Push" – Guns and Hoses, September 2008, Huntington Beach CA
- "Economic Efficiencies of Defined Benefit Plans" – National Association of State Retirement Administrators, August 2008 (with B Almeida), Snowbird UT
- "Cost Savings of Public Pensions" – National Conference of State Legislators Legislative Summit, July 2008 (with B Almeida, P Macht, P Robertson), New Orleans
- "Actuarial Roles and Relationships" – Pennsylvania Association of Public Employee Retirement System Annual Conference, June 2008 (with J McMillin, A Randzin), Harrisburg
- "Actuarial Issues" – IMN Mountain Public Employee Retirement System Forum, April 2008 (with R Harris), Denver
- "The Movement Toward Defined Contribution Plans, An Analysis of Reasons, Issues and Outcomes" – 64th Annual Southern Conference on Teacher Retirement, April 2008 (with J Forman), Oklahoma City
- "Intermediate Public Employee Retirement Administration" – Government Finance Officers Association, April 2008 (with H Pohl, C Walker), Reno
- "The Defined Benefit and Defined Contribution Experience ... Any Regrets?" – Stars & Stripes National Public Employees' Retirement Fund Summit, April 2008 (with L Johnson), Key West
- "Liability Driven Investing for Public Plans ..Yes or No?" – Stars & Stripes National Public Employees' Retirement Fund Summit, April 2008 (with S McShea), Key West
- "Financial Disclosure of Public Employee Retirement Systems" – Enrolled Actuaries Meeting, April 2008 (with L Johansen), Washington DC
- "How Public Entities are Dealing with GASB 43 and 45" – Enrolled Actuaries Meeting, April 2008 (with S Chan, T Vicente), Washington DC
- "The Move Toward Public Sector Defined Contribution Plans from Defined Benefit Plans" – State and Local Government Benefits Association Annual Conference, March 2008, San Diego
- "Pension Risk Management" – State and Local Government Benefits Association Annual Conference, March 2008 (with J Miller), San Diego
- "Actuarial Roles and Relationships" – IMN Public Funds Summit, March 2008 (with G Bland, J Davis, S Hutt), Huntington Beach CA
- "The Funding Conundrum – What Can Be Done?" – Ohio Forum on Public Retirement, January 2008, Columbus
- "Exploring Your Fund's Relationship with the Actuary to Increase Your Funded Status" – Public Funds Board Forum, December 2007 (with L Johnson, R Reed), San Francisco
- "Treasurers Roundtable: Policy, Governance and More" – Great Plains Public Employees Retirement System Forum, November 2007 (with M Fitzgerald, S Steelman, K Schmidt), Kansas City

*Papers, Testimony and Selected Presentations*  
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*(Continued)*

- "An Analysis of Defined Contribution (DC) Plans" – Great Plains Public Employees Retirement System Forum, November 2007 (with J Forman, B Bryant, J Walker), Kansas City
- "Helping Public Employees Prepare For Health Care Needs During Retirement" – National Conference of Public Employee Retirement Systems Retiree Health Care Symposium, October 2007 (with R Crane, P Yakaboski), Chicago
- "Working with the Actuary: Successful Fundamental Training for Trustees and Staff" – Guns and Hoses, September 2007 (with I Summer), Huntington Beach, CA
- "Actuary 101 -- Trustee Education on Pension Actuarial Principles" – Missouri Association of Public Employee Retirement Systems, July 2007
- "Other Post Employment Benefits (OPEB): Sorting Out Fact from Fiction and Getting Started" – Government Finance Officers Association 101st Annual Conference, June 2007 (with C Walker, N Turnipseed), Anaheim
- "LDI: A Paradigm Shift for Public Pension Funds?" – Liability Driven Investing Summit, March 2007 (with C Chittendon, P Morin), Las Vegas
- "It's Getting Closer! Everything You Wanted to Know about OPEB but were Afraid to Ask" – American Institute of Certified Public Accountants National Government Accounting and Auditing Update, September 2006 (with R Samra), Denver
- "Accounting Issues – Managing the Impact of GASB-OPEB" – National Association of Public Pension Attorneys Legal Education Conference, June 2006, New York
- "Future of Public Pension Plans: Short-term Problems or Structural Failures?" – 62<sup>nd</sup> Annual Southern Conference on Teacher Retirement, April 2006, Little Rock
- "Financial Economics and Public Pensions" – Enrolled Actuaries Meeting, March 2006, Washington DC
- "Defined Contribution Plans in the Public Sector" – Conference of Consulting Actuaries Annual Meeting, October 2005, Asheville NC
- "Reducing Contribution Volatility" – National Council on Teacher Retirement 83rd Annual Meeting, October 2005, Tampa
- "Actuarial Basics 1, and Actuarial Basics 2" – Public Pension Financial Forum Professional Development Conference, October 2005, Denver
- "Retirement Issues Facing the Baby Boomers" – Texas Society of Certified Public Accountants Government Accounting Conference, September 2005 (with A Fuelberg, R Jung), Austin
- "Contribution Rate Stabilization Methods" – National Council on Teacher Retirement Deputy Directors Meeting, May 2005, Denver
- "GASB 43 and 45 – New OPEB Reporting Standards for Governments and Plans" – Utah Government Finance Officers Association, April 2005, St. George
- "Creative Plan Design – Public Sector Pension" – Conference of Consulting Actuaries Annual Meeting, October 2004, Kona Hawaii

- "The Push for Defined Contribution Plans" – Oklahoma Public Fund Trustee Education Conference, September 2004, Stillwater
- "How the World has Changed Regarding the Actuarial Status of Funds" – National Council on Teacher Retirement Deputy Directors Meeting, May 2004, San Francisco
- "Current Issues in Retirement Plans" – Western Pension and Benefit Conference Annual Meeting, cosponsored by American Society of Pension Professionals and Actuaries, July 2003 (with J Holland), Denver
- "Flexible Retirement Security: Helping Retirees get the Most from Your Retirement Programs by Coordinating DC and DB Plans" – Western Pension and Benefit Conference Denver Winter Meeting, February 2003
- "New Developments in DB/DC Plans" – National Council on Teacher Retirement 80th Annual Convention, October 2002 (with J Reneau, A Winkle), Anchorage
- "What Does the Future Hold for Public Sector Retirement Systems?" – International Foundation of Employee Benefit Plans 48th Annual Employee Benefits Conference, September 2002, Toronto
- "A Secure Retirement in Insecure Times" – Western Pension and Benefit Conference Seattle Spring Seminar, April 2002 (with P Withington)
- "Confronting the Realities: Faster Growth Pattern for Liabilities than for Assets" – IIR Guns & Hoses Fire and Police Pension Funds Forum, October 2001
- "Retirement Strategy: Designs that Serve the Long and Short Term Needs of Your Workforce" – The Conference Board Employee Benefits Conference, April 2001, New York
- "Potpourri of Executive Compensation and Benefits – Compensation Committee Case Study" – Enrolled Actuaries Meeting, March 2001 (with J Reda, M Rosenbaum, M Schwartz), Washington DC
- "Public Employee Retirement Systems Workshop" – Enrolled Actuaries Meeting, March 2000 (with R North), Washington DC
- "Introduction to Executive Compensation and Benefits" – Enrolled Actuaries Meeting, March 2000 (with M Schwartz), Washington DC
- "The Cash Balance Plan Controversy: Why Should You be Concerned?" – Western Pension and Benefit Conference, March 2000, Denver
- "A Experiência Internacional em Previdência Públicas" Associação Brasileira das Entidades Fechadas de Previdência Privada 20° Congresso Brasileiro dos Fundos de Pensão ["The international experience in public pensions", Brazilian Association of Private Pensions 20th Pension Fund Conference], October 1999, São Paulo
- "The Importance of Actuarial Assumptions" – Fire and Police Pension Funds Summit, June 1999 (with R Lappi), Las Vegas
- "Planos de Aposentadoria para Funcionários Públicos Estatuais e Municipais nos Estados Unidos da América – Financiamento e Estrutura Financeira" Associação Brasileira das Entidades Fechadas de Previdência

*Papers, Testimony and Selected Presentations*  
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*(Continued)*

- Privada Seminário" ["US Public employee retirement plans – funding and financial structure" – Brazilian Association of Private Pensions Seminar], April 1999, Recife
- "Public Pension Issues" – Colorado Public Plan Coalition, September 1998, Keystone
- "Hot Topics in Deferred Compensation and Executive Benefits" Western Pension and Benefits Conference Annual Meeting, August 1998 (with B Creed), Seattle
- "Public Pension Issues" – Colorado Public Plan Coalition, September 1997, Keystone
- "Non-Qualified Plans" – Enrolled Actuaries Meeting, March 1997, Washington DC
- "Implications of Pension Simplification on Defined Contribution Plans" – Western Pension and Benefits Conference Denver Winter Conference, January 1997
- "Public Defined Benefit Pension Issues" – Colorado Public Plan Coalition, October 1996, Keystone
- "Public Employee Retirement Systems Workshop" – Enrolled Actuaries Meeting, March 1996 (with A Timmons), Washington DC
- "Challenge of Managing Retiree Medical Liabilities" – International Society of Certified Employee Benefit Specialists, October 1994 (with T Boldt), Denver
- "What to expect from the Clinton Administration" – Western Pension and Benefit Conference Salt Lake City Spring Seminar 1993 (with R Rush)
- "Pensions Overview - Pension Types, Administration, Funding" – Colorado Government Finance Officers Association, November 1992, Grand Junction
- "Final Nondiscrimination Rules" Conference of Consulting Actuaries Annual Meeting, October 1991 (with R Joss, T Custis, T Wiese), Colorado Springs
- "Money Talks ... People Walk: The Ins and Outs of Severance Agreements and Early Retirement Windows" – Western Pension and Benefits Conference Annual Meeting, August 1991 (with C Kamen), Beaver Creek CO
- "Actuarial Science in a Hyperinflationary Environment" – Seattle Actuarial Club, 1988

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