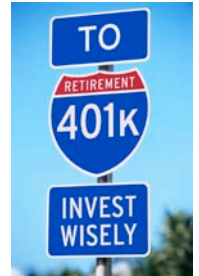


Retirement Planning: On-line "Webinar"



Preparing a successful retirement plan during turbulent times

Wednesday, February 11, 2009

1:00 p.m. - 2:00 p.m. (60 Minutes)

NEFI offers an important webinar on retirement issues



Free to New England Fuel Institute (nefi.com) members; **\$30 per**

person for non-members. Register using the attached "Fax Back Form" or on-line at www.nefiinsurance.com

This webinar will help business owners prepare a successful retirement that will benefit both their employees and themselves even through a down market.

- **Understand:** As a Decision-Maker it's important to understand how a successful retirement plan can help benefit you and your employees.
- **Be Informed:** Bridge the gap between Social Security and retirement income needs
- **Diversification vs. "Picking Winners"**
- **Be Responsive:** Your company has individual needs and your retirement plan must be responsive to them. Key issues, such as cash flow and organizational structure and size, factor into the type of plan design
- **The emotional roller coaster of the market**
- **The Most common types of plans**
- **The 5 pillars of a retirement plan:** The Plan Fiduciary, Plan design and compliance, selection and monitoring of investments, plan participation and education, service: technology and day-to-day administration.

What is a Webinar? -Webinar is short for Web-based seminar. Webinar's are just like a conference room based seminar; however, participants view the presentation through their Web-browser and listen to the audio through their telephone. A key feature of a Webinar is its interactive elements -- the ability to give, receive and discuss information. Contrast with "Webcast", in which the data transmission is one way and does not allow interaction between the presenter and the audience.

Qualified Expert: The webinar is presented by James D. Richardson, Consultant, Retirement Services, of Bostonian Solutions. **James Richardson** is a consultant for corporate retirement plans, focusing on 401(k), 403(b), profit-sharing and deferred compensation plans. James joined Bostonian Solutions in 2008 as a Consultant in the Retirement Services Division, and now services more than 90 corporate retirement plans with over \$110M in total plan assets. Before coming to Bostonian Solutions he spent 7.5 years with Fidelity Investments, a top-10 national retirement provider, as a Retirement Sales Consultant specializing in retirement plan solutions for the emerging and midsized markets. While with Fidelity James received the Outstanding Service Award on two occasions. This is the highest award given to employees for providing outstanding service to both external and internal clients and plan participants. James is a registered representative and principal with NFP Securities, Inc., holding FINRA Series 6, 7, 26 & 63 licenses. James has a B.A. from the University of Vermont and currently resides in Waltham, Ma.

REGISTRATION FORM

Webinar: Preparing a successful retirement plan during turbulent times

Wednesday, February 11, 2009 @ 1PM

Visit www.nefiinsurance.com for updated information



[Register On-line at www.nefiinsurance.com](http://www.nefiinsurance.com) OR
[Complete this page and fax to 617-924-1927](tel:617-924-1927)



Dialing and Login information will be emailed to registrants. Contact donna@nefi.com or call Donna t 617-923-5020 if questions

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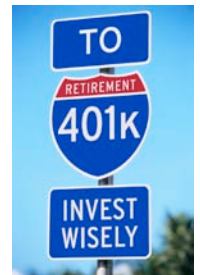
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