

71st ANNUAL
**Employee Benefits
Conference**

November 9-12, 2025

Hawai'i Convention Center | Honolulu, Hawai'i

Preconferences: November 7-9

Select sessions will be held virtually.

 www.ifebp.org/usannual

**CONFERENCE
OVERVIEW**

71st ANNUAL Employee Benefits Conference

November 9-12, 2025 | Hawai'i Convention Center | Honolulu, Hawai'i

Elevate Your Impact Through Education

Join 5,000+ industry leaders at the 71st Annual Employee Benefits Conference. Gain the insights, tools and connections you need to drive meaningful change and make informed decisions in a rapidly evolving landscape. Don't miss this opportunity to stay ahead.

Gain Expert Guidance

Hear from top industry leaders who will tackle the latest trends and regulations.

Navigate Complex Challenges

Explore solutions to the most pressing issues, from pension funding to health care costs, and leave with actionable strategies for your plan.

Stay Compliant and Competitive

Understand the evolving regulatory environment and get expert advice on staying compliant while optimizing benefits for participants.

Connect With Peers

Network with fellow trustees, administrators and benefits professionals to exchange ideas, share experiences and build valuable relationships.

Discover Cutting-Edge Tools

Learn about the latest innovations, technologies and resources available to enhance plan management and participant engagement.



CAN'T ATTEND IN HAWAII'?

Virtual Option Available

Over 30 select sessions will be presented online, allowing attendees the flexibility of viewing each session live or on demand through December 12, 2025. Certificates of attendance will be offered to those who participate virtually and meet the session requirements. Continuing education credit for professional licenses and designations is **ONLY** available to those who attend the conference in Hawai'i.

Building Your Case for Attending

Education in uncertain and changing times is vital to making smart decisions for your fund. The Annual Conference is like no other—centered on education and your fiduciary duty. Here are five discussion points to help you justify your participation or the participation of your trustees in this time-honored event.



THREE DAYS OF VENDOR-FREE EDUCATION

The Annual Conference provides three days full of learning with over 120 sessions from over 200 experts. These sessions contain valuable need-to-know information without sales pitches. Sessions range from basic- to advanced-level, but all provide key takeaways and action items you can implement immediately. The content is organized into ten focused tracks, allowing you to easily pick the sessions you need regardless of your role or experience level to create a customized conference experience.



CERTIFICATE OF ATTENDANCE IS AVAILABLE

Validate your participation by earning a certificate of attendance. You must attend 11 sessions to receive this electronic certificate.



GREAT INVESTMENT

Those in attendance walk away with access to all conference session presentations and takeaways for six months as well as access to the virtual environment for 30 days.



BUILD STRONG CONNECTIONS

Attending the Annual Conference provides you with more than just the vital information you need. Registration includes opportunities to meet your peers from around the country during lunch, morning refreshment breaks and shuttle bus rides each day.



MORE THAN JUST INFORMATION

Attendees will gain access to four world-renowned keynote presenters and an exhibit hall full of service providers who have the answers you are looking for. We have got you covered if you need to provide justification to attend. Visit www.ifebp.org/justification for guidance on how to have the justification conversations before you register!

Conference Schedule

Friday, November 7

Registration Open 7:00 a.m.-5:00 p.m. HST

Hospitality Hub Open 12:00 noon-5:00 p.m. HST

Saturday, November 8

Registration Open 7:00 a.m.-5:00 p.m. HST

Hospitality Hub Open 7:00 a.m.-5:00 p.m. HST

Preconference Programs 8:00 a.m.-5:00 p.m. HST

Sunday, November 9

Registration Open 7:00 a.m.-5:00 p.m. HST

Preconference Programs 8:00 a.m.-4:00 p.m. HST

Exhibit Hall Open* 12:00 noon-4:30 p.m. HST

Hospitality Hub Open 12:00 noon-4:30 p.m. HST

Opening Session* 4:30-6:00 p.m. HST

**Welcome Reception
in Exhibit Hall*** 6:00-7:00 p.m. HST

Monday, November 10

Registration Open 6:30 a.m.-4:00 p.m. HST

Hospitality Hub Open 7:00 a.m.-4:00 p.m. HST

Breakout Sessions 7:30 a.m.-3:45 p.m. HST

Exhibit Hall Open 10:00 a.m.-3:00 p.m. HST

Lunch in Exhibit Hall 11:45 a.m.-1:15 p.m. HST

Tuesday, November 11

Registration Open 6:30 a.m.-4:00 p.m. HST

Hospitality Hub Open 7:00 a.m.-4:00 p.m. HST

Breakout Sessions 7:30 a.m.-3:45 p.m. HST

Exhibit Hall Open 10:00 a.m.-3:00 p.m. HST

Lunch in Exhibit Hall 11:45 a.m.-1:15 p.m. HST

Wednesday, November 12

Registration Open 6:30-11:00 a.m. HST

Hospitality Hub Open 7:00-11:00 a.m. HST

Breakout Sessions 7:30-10:00 a.m. HST

Finale Session* 10:30-11:30 a.m. HST

All breakout sessions are 60 minutes in length and have 30-minute breaks in between.

**Guests are welcome to attend.*

Note: Exhibit hall is open to guests on Sunday only.

All times are subject to change.



Securing a Certificate of Attendance

To qualify for a Certificate of Attendance for the Annual Conference, each attendee must complete at least 11 sessions. Those registered for the in-person program must complete all required sessions in person, and those registered for the virtual program must complete all sessions virtually. For in-person attendees to the main conference, it is the responsibility of the attendees to ensure their name badge is scanned when leaving each attended session.

Note: To qualify for a Certificate of Attendance for qualifying preconferences, each attendee is responsible for making sure their badge is scanned in and out of the session for the required timeframes.



Earning Continuing Education Credit

Attending sessions at the Annual Conference in Honolulu can offer continuing education (CE) credit hours for numerous designations and licenses. The International Foundation seeks approval based on requests received on conference registration forms at least 90 days in advance. Visit www.ifebp.org/annualce to learn more. CE will **ONLY** be available for those attending in person and will not be available with the virtual conference option. CE certificates will be mailed six weeks after the conclusion of the conference.

Recommended Preconferences

Arrive early and extend your learning by attending a preconference.

TAFT-HARTLEY TRUSTEES

Ahead of the conference, enhance your understanding of your fiduciary role regardless of your experience level.

RECOMMENDED PRECONFERENCES:

- New Trustees Institute—Level I: Core Concepts (for newer trustees)
- Trustees Institute—Level II: Concepts in Practice (3+ years of experience) **SOLD OUT**
- Trustees Masters Program (TMP) (5+ years of experience)
- TMP Advanced Leadership Summit (must be a TMP graduate)

PUBLIC SECTOR TRUSTEES AND SUPPORT STAFF

Learn how to accommodate the nuances associated with public sector pension and health and welfare funds.

RECOMMENDED PRECONFERENCES:

- Trustees Masters Program (TMP) (5+ years of experience)
- TMP Advanced Leadership Summit (must be a TMP graduate)

EVERYONE

Examine topics that will enhance both your personal and professional life.

RECOMMENDED ENRICHMENT PRECONFERENCES:

- Health, Wealth and Happiness—Planning Your Path to a Successful Retirement (two-day program)
- Cybersecurity and Social Engineering Fraud
- Mental Health First Aid® at Work
- Navigating Challenging Conversations: Breakthrough Conflict™
- Persuasion and Influence
- Trustee and Administrator Succession Planning Workshop
- Understanding and Engaging Today's Workforce
- Working With Your Pharmacy Benefit Manager



Preconference Options

Arrive early and extend your learning by attending a preconference.

2½-Day
Program

New Trustees Institute—Level I: Core Concepts

STARTS FRIDAY!

For Newer Trustees

Friday, November 7 | 8:00 a.m.-5:00 p.m. HST
Saturday, November 8 | 8:00 a.m.-4:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-12:00 noon HST

REGISTRATION CODE: 25N8

Designed for Taft-Hartley trustees who have served for less than two years or who have not previously attended an International Foundation educational program. The New Trustees Institute is ideal for collective bargaining and other personnel who work with trustees and would like a better understanding of their role and responsibilities. Learn from the Institute's highly rated faculty.

Two-Day
Program

Trustees Institute—Level II: Concepts in Practice

For Trustees With 3+ Years of Experience

Saturday, November 8 | 8:00 a.m.-5:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-4:00 p.m. HST

REGISTRATION CODE: 25N9

This program explores how the concepts introduced in Level I apply to trust fund management, digging deeper into each area so trustees gain more confidence in their knowledge. Those completing Level II will have a greater understanding of their fiduciary responsibilities and a firmer overall grasp of trust fund management. Prior attendance at New Trustees Institute—Level I: Core Concepts is strongly encouraged.

Call to be waitlisted.

Two-Day
Program

Trustees Masters Program (TMP)

For Trustees With 5+ Years of Experience

Saturday, November 8 | 8:00 a.m.-4:00 p.m. HST
Sunday, November 9 | 8:00 a.m.-4:00 p.m. HST

REGISTRATION CODE: 25D2

The Trustees Masters Program (TMP) is for serious-minded trustees who want to think and act more boldly, systematically and proactively. The curriculum builds on trustees' existing knowledge base and experience through peer exchange and group exercises over an intense two days.

The program is divided into two tiers to help further facilitate your ongoing education and recognition. Tier one (Saturday and Sunday classes) is required for course completion and to receive a Certificate of Achievement. Those who also attend tier two (candidate classes) will receive their TMP pin.

If you have already completed this program, consider the TMP Advanced Leadership Summit on Sunday, November 9.

Preconference Options

One-Day
Program

TMP Advanced Leadership Summit

For TMP Graduates Only

Sunday Only, November 9 | 8:00 a.m.-3:30 p.m. HST

REGISTRATION CODE: 25D3

The TMP Advanced Leadership Summit is an exclusive program for trustees who have earned the TMP Certificate of Attendance and commemorative pin. The Summit offers an opportunity to further examine relevant topics critical to a fund's overall strategy. The topic focus of the TMP Advanced Leadership Summit changes each year to reflect the most essential issues facing trustees today. Attendance at the Summit will count for two sessions toward the main conference certificate of attendance.

Note: Registration is limited; register early.

FINANCIAL PLANNING WORKSHOP

Two-Day
Workshop

Health, Wealth and Happiness— Planning Your Path to a Successful Retirement

Saturday, November 8 and Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: Attendee only PC53

Attendee plus spouse/guest PC55

Securing a healthy and successful retirement requires a holistic approach that goes beyond just having enough money. This workshop will explore tools and resources to design the "life" side of your next chapter and to boost and protect your retirement income. Attendees of all ages are encouraged to attend.

**Spouses/guests may also attend this workshop at a reduced price!
Use the attendee plus guest option when registering.**



One-Day Workshops— Attend One or Both Days!

Enrichment workshops are \$540 per day through September 29, 2025 and \$690 per day after September 30 for members.

Attorneys Only—Ethics and Diversity in Employee Benefits

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC02

Join us for four hours of continuing legal education credits in Ethics of Diversity, Inclusion and Elimination of Bias training for benefit attorneys. This critical education will cover representation matters, contracts and relationships, disclosures and DEI litigation. Be sure to include your CLE request on the registration form with your state and BAR license number.

Cybersecurity and Social Engineering Fraud

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC01

Fraud can happen at any time, in any place. You are responsible for having the tools necessary to prevent cyberattacks, data breaches and claims fraud. Join this one-day preconference to learn how to spot social engineering fraud, learn about tools and tests to be implemented to avoid fraud, review and implement the right insurance coverage, and more!

Mental Health First Aid at Work

Saturday, November 8 or Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST (choose one only)

REGISTRATION CODE FOR FIRST SESSION: PC03

REGISTRATION CODE FOR SECOND SESSION: PC04

Mental Health First Aid (MHFA) at Work is a high-impact, skills-based training program that teaches workers how to offer help to a person who may be developing or is suffering from a mental health concern or crisis. Attendees will be introduced to the unique challenges and needs of the individual who may experience the symptoms of mental illness.

- Identify the impact of mental health challenges and recovery on the well-being of adults in the workplace.
- Explain and practice the five-step MHFA action plan (ALGEE).
- Discuss appropriate methods of self-care for individuals in the workplace.

Note: Register early—Seating is limited to 30 attendees per day.



One-Day Workshops— Attend One or Both Days!

Navigating Challenging Conversations: Breakthrough Conflict™

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC05

Even with the best of intentions, many of us communicate automatically, often making blunders that take a toll on our professional and personal lives. This program introduces attendees to concrete, tangible skills to:

- TEACH people how their behavior is a problem without making them feel defensive
- RAISE difficult issues that simultaneously solve problems and strengthen relationships
- TRANSFORM the organization's culture from avoidance to positive engagement
- CREATE trust through conflict.

Persuasion and Influence

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC06

Organizational leaders recognize the imperative of being convincing advocates for issues of critical importance, able to present their vision persuasively in order to have their ideas and recommendations implemented and supported. This program reveals concrete and lasting skills to:

- DISCOVER ways to be a dynamic speaker
- INFLUENCE people by using all three modes of persuasion
- DISCOVER the science of persuasion
- HARNESS the power of storytelling.

Trustee and Administrator Succession Planning Workshop

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC09

Building and maintaining a positive board culture takes intention and effort. This process can be more challenging when faced with board turnover, especially if it is unexpected. In this workshop, you will learn a step-by-step approach to succession planning, including how to find new trustees and plan for administrator changes. You will learn:

- How to amend trust agreements and/or collective agreements to support succession planning for trustees and administrators
- How to address bias and culture on existing boards
- How to onboard new trustees and administrators.

One-Day Workshops— Attend One or Both Days!

Understanding and Engaging Today's Workforce

Sunday, November 9 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC08

Something has changed out there! You feel it wherever you go. Every business is short-staffed. People are less patient. Having a mediocre customer services experience is the best you can hope for. Is it really true that nobody wants to work or go into the office? We are clearly dealing with a different world as it relates to work—our own work and the work of others who we rely on. This workshop will examine the changing workforce and help you understand how to evaluate and implement positive change in your own work environment. Topics include:

- Demographics of today's workforce
- Changing norms, expectations and desires
- Creating positive culture in the office and on the jobsite
- Building a strategy for change.

Working With Your Pharmacy Benefit Manager

Saturday, November 8 | 8:00 a.m.-1:00 p.m. HST

REGISTRATION CODE: PC07

This is an opportunity to gain insights into how pharmacy benefit managers work. Learn about core fundamentals in contracting and key considerations in balancing cost and access for your members.

- Understand the importance and impact of pharmacy networks and emerging "cost plus" trends
- Investigate pricing mechanisms and tradeoffs between affordability and access
- Explore the range of clinical programs to consider as contract add-ons.



Overview of Select Sessions

For over 70 years, the Annual Conference has been the go-to place for multiemployer and public employee benefit plan representatives to gain the essential, time-sensitive information and resources to make informed decisions in the best interests of their plan participants.

ADMINISTRATION

Managing a trust fund involves a million moving parts, and keeping everything running smoothly is a daily challenge. Take away valuable ideas from these sessions for overseeing the funds you manage while understanding your responsibilities with all the moving parts.

- Administrator-Only Roundtables: Building Community
- Charting the Course: Key Decision Points and the Path to Merging Multiemployer Plans
- Future-Proofing Your Benefit Plans
- Policies and Plan Documents
- Work-Life Balance—Keeping Grounded in Times of Uncertainty

FIDUCIARY RESPONSIBILITY

Learn how to stay ahead of challenges so you can make the best decisions for your plan participants and act in the best interest of those you serve.

- Best Practices in Selecting Fund Professionals
- Best Practices in Trustee Processes and Oversight
- Fiduciary Responsibility Basics
- Trustee Expenses
- Understanding the Fiduciary Duty of Appointing a Multiemployer Trustee
- Wearing the Right Hat at the Right Time—The Two-Hat Dilemma

GENERAL

Gain a broader overview of employee benefits—related topics and challenges, such as specialty benefits, cybersecurity, fraud and more. These sessions will prepare you to take on the complicated landscape with a better understanding of how even small changes can positively affect your plans.

- Advancements in Worker Well-Being
- Better Communication Makes for a Better Audit
- Communicating With Plan Participants—Case Study Examples of Success
- Fund Office Issues—Small Plans, Large Obstacles
- The Impact of Artificial Intelligence on Benefits
- The Impact of Changing Workforce Demographics on Benefits
- U.S. Legislative Update

Sessions subject to change.

Overview of Select Sessions

HEALTH AND WELFARE

Explore the latest issues, trends and solutions in the health care arena, including mental health. Sessions will provide you with valuable insight on how to effectively navigate the costs impacting your plan.

- Health Care Track Kickoff
- Health Hacks—Best Practices in Participant Health Literacy
- Health Plan Mergers Overview
- Navigating Mental Health Parity Requirements
- Practical Uses for Artificial Intelligence in Health Plans
- Utilizing a Peer Support Model—Best Practices

INVESTMENTS

Uncover opportunities, trends and alternative strategies to enhance your fund's investments. Gain the knowledge needed to make important decisions that ensure your fund's financial longevity.

- Cryptocurrency: The Impact of Deregulation for Investments
- Institutional Investing 101
- Investing for Health and Welfare and Apprenticeship Plans
- Investments: A Fiduciary Primer
- Stick to Your Plan: Let Your Investment Policy Statements Be Your Guide
- Working With Your Investment Professionals

PENSIONS AND RETIREMENT

Offering and administering a pension plan comes with unique challenges and responsibilities. Sessions focus on understanding all aspects of a pension plan, including plan design, investing funds and legislative changes.

- Defined Contribution Plan Risk—Options to Minimize and Mitigate
- Dueling Actuaries
- Effectively Communicating Your Pension/Retirement Plans
- Investment Consultant and Actuary Tango
- Legal and Legislative Update for Retirement Plans
- Understanding Withdrawal Liability

Sessions subject to change.



Overview of Select Sessions

PUBLIC EMPLOYEES

Learn how to effectively navigate public plan operation while finding solutions to satisfy the unique needs and challenges public plans are facing in today's political environment.

- Mental Health Parity—Audits of Public Sector Plans
- Navigating a Challenging Public Sector Environment
- Public Employee—Only Roundtables: Building Community
- Public Sector Legislative and Regulatory Update
- Recruitment and Retention Challenges in the Public Sector
- Retiree Health Care—Approaches for Public Plans

APPRENTICESHIP, TRAINING AND EDUCATION

The rise in apprenticeship programs has caused a great need for education. Topics will cover running an apprenticeship program and trust fund, emphasizing solutions to fit the unique issues that apprenticeship programs face.

- Emerging Technologies in Using Artificial Intelligence in Your Apprenticeship Programs
- Personal Leadership Skills for Stronger Apprenticeship Programs
- Preapprenticeship Programs
- Supporting Neurodivergent Learners in Your Apprenticeship Program

FUND PROFESSIONALS—ACCOUNTANTS

These sessions are designed for those who provide accounting services to multiemployer and public trust funds—Discover the latest trends, updates and information in this landscape.

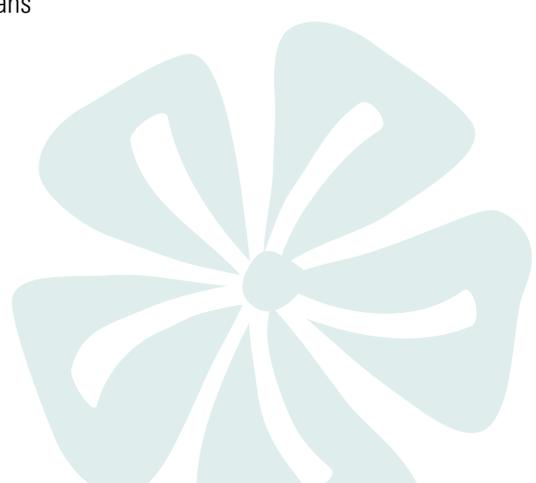
- Accountants: Accounting and Auditing—Key Updates and Insights for 2025
- Accountants: Best Practices
- Accountants: Building the Audit Team
- Accountants: Update From the Department of Labor

FUND ADVISORS—ATTORNEYS

These sessions are designed for those who provide legal counsel to multiemployer and public trust funds—Explore the issues and concerns that your clients will need your guidance on.

- Attorneys: Changes to the Legal Landscape Impacting Employee Benefit Plans
- Attorneys: Employee Benefits Fiduciary Litigation Update
- Attorneys: Ethical Considerations
- Attorneys: Lessons Learned From Current DOL Investigations
- Attorneys: Your Role in the Plan Investment Process

Sessions subject to change.



Do You Have an Exceptional Service Provider You Want to Share?

Encourage your service provider to exhibit at or sponsor the Annual Conference! Various options are available to fit any budget, and each offers an exceptional opportunity to build relationships and brand awareness.

**LIMITED
BOOTH SPACE
AVAILABLE**

WHY EXHIBIT AND SPONSOR?

- Get premium, in-person access to our decision-maker attendees who represent over a billion dollars in fund assets.
- Have the opportunity to meet with existing clients, build relationships and stand out from the competition by learning about key issues concerning and impacting their members and customers.
- Join 250+ exhibitors and sponsors who are already building their business with Foundation members.



To learn more, contact us today!

<p>Exhibits: Julie Ichiba jichiba@ifebp.org (262) 373-7674</p>	<p>Sponsorships: Diane Mahler dianem@ifebp.org (262) 373-7656</p>
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Hotel Information

Visit www.ifebp.org/HawaiiHotels for hotel details. Reservations must be booked through the International Foundation to receive the discounted rates below. Hotel reservations are confirmed on a first-come, first-served basis. Best available will be assigned. If you don't receive your preferred hotel, please email the Registration Department at edreg@ifebp.org to be placed on the waitlist.

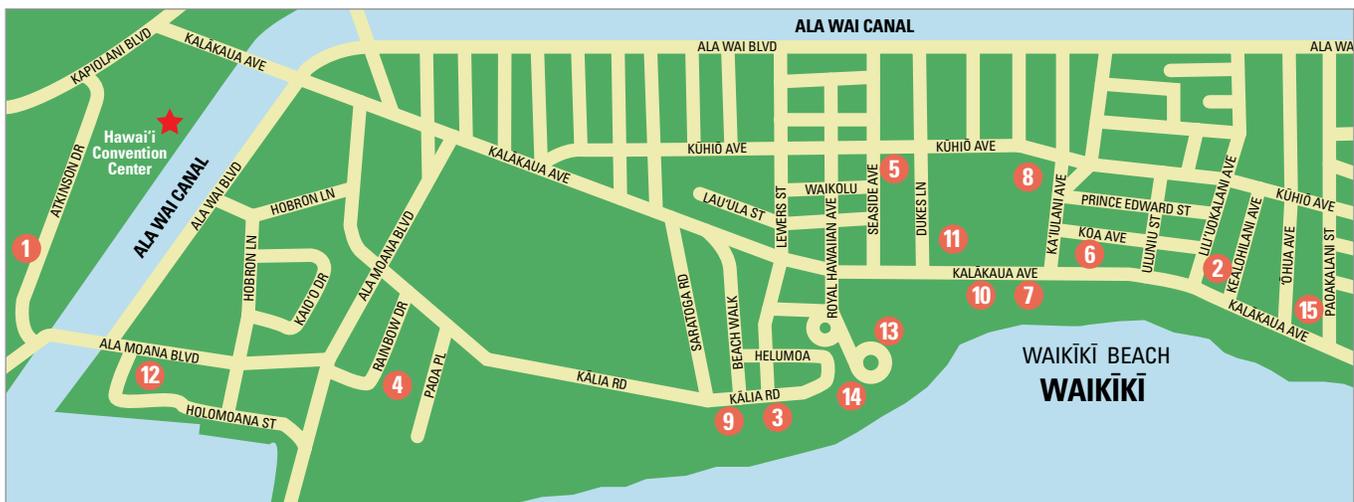
- | | |
|--|---|
| <p>1 Ala Moana Hotel*
IF Block: 250 \$239 single/double</p> <p>2 'Alohilani Resort Waikiki Beach* 🚌
IF Block: 200 \$320 single/double</p> <p>3 Halekulani 🚌
IF Block: 50 \$575-\$615 single/double</p> <p>4 Hilton Hawaiian Village Waikiki Beach Resort* 🚌
IF Block: 1,650 \$275-\$2,210 single/double</p> <p>5 Hyatt Centric Waikiki Beach* 🚌
IF Block: 50 \$279 single/double</p> <p>6 Hyatt Regency Waikiki Beach Resort and Spa* 🚌
IF Block: 300 \$329-\$399 single/double</p> <p>7 Moana Surfrider, A Westin Resort & Spa, Waikiki Beach* 🚌
IF Block: 280 \$365-\$505 single/double</p> <p>8 Outrigger Waikiki Paradise (formerly OHANA Waikiki East by OUTRIGGER) 🚌
IF Block: 100 \$209 single/double</p> | <p>9 OUTRIGGER Reef Waikiki Beach Resort 🚌
IF Block: 250 \$329 single/double</p> <p>10 OUTRIGGER Waikiki Beach Resort 🚌
IF Block: 150 \$329 single/double</p> <p>11 OUTRIGGER Waikiki Beachcomber Hotel 🚌
IF Block: 200 \$259 single/double</p> <p>12 Prince Waikiki 🚌
IF Block: 250 \$295 single/double</p> <p>13 The Royal Hawaiian, a Luxury Collection Resort* 🚌
IF Block: 250 \$430-\$555 single/double</p> <p>14 Sheraton Waikiki Beach Resort* 🚌
IF Block: 1,000 \$330-\$450 single/double</p> <p>15 Waikiki Beach Marriott Resort & Spa* 🚌
IF Block: 700 \$299-\$374 single/double</p> |
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🚌 Shuttles will be provided to these hotels.

*Union Property

Hotel rates include a \$10 nightly per room facility charge. Taxes and fees are not included in room rate.

Cancellation Policy—Cancel fees are based on registration fee paid: 60+ days of meeting is 10%; 31-59 days of meeting is 25%; within 30 days of meeting is 50%. Hotel deposit is forfeited for cancellations received within three days of arrival. Registration fee is forfeited once program commences. Visit www.ifebp.org/policies for additional details.



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Honolulu, Hawai'i

International Foundation
OF EMPLOYEE BENEFIT PLANS 

18700 West Bluemound Road
Brookfield, WI 53045

Nonprofit Org.
U.S. POSTAGE PAID
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OF EMPLOYEE BENEFIT PLANS

**Hotels are filling fast—
Register today for the best options.**


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Elevate Your Impact Through Education

With ten tracks representing over 120 sessions, the Annual Employee Benefits Conference delivers ample opportunities for you to connect, collaborate and learn about the topics that you need.

**Attend
in person or
virtually!**

Keynote Speakers



Overcoming Adversity

Andrew Zimmern

TV Personality,
Chef and Author



**Get Big Things Done:
The Power of
Connectional Intelligence**

Erica Dhawan

Collaboration Expert,
Author and Entrepreneur



Economic Update
Marci Rossell

Expert Economic Forecaster,
Former CNBC Chief Economist and
Co-Host of *Squawk Box*



**Red Shoes Living,
Igniting Human Potential**
Lonnie Mayne

Founder, CEO and Author
Red Shoes Living, Inc.

REGISTER TODAY! www.ifebp.org/usannual

