



P.O. Box 307  
Grand Central Station  
New York, NY 10017

*The New York Metro Area Chapter invites you to attend...*

## **The Changing Investment Landscape *Persistent trends, new realities and what it means for investors***

Over the past few years, investors have endured a global financial crisis, the “Great Recession,” and extreme volatility in the financial markets. Today, many are looking for assurance that the worst of the economic turmoil has passed, and that the investing landscape has finally returned to “normal.”

While the U.S. and global economies have picked up steam, questions remain about the strength and sustainability of the recovery. Past trends and old assumptions are being challenged by new economic and market realities. Where will long-term growth come from? How will the divergent experiences of the “haves” and “have nots” affect overall prosperity? What role will public policy play? Which asset classes—domestic and international equities, bonds, alternatives, guaranteed and others—could outperform or underperform, and why?

Join Brett Hammond as he examines this “new normal” environment—and its implications for long-term investors.

### **Speaker: Brett Hammond, Chief Investment Strategist for TIAA-CREF**

Brett Hammond is Chief Investment Strategist and a managing director for TIAA-CREF. Mr. Hammond serves as TIAA-CREF’s ambassador on issues relating to the macro economy, financial markets and long-term investing, working to advise TIAA-CREF clients across the country in person and through regular video and audio podcasts and articles. He is also responsible for asset allocation modeling and institutional advising, economic and market commentary, and investment product and portfolio research.

Mr. Hammond received his Ph.D. from the Massachusetts Institute of Technology, and BA degrees in economics and political science from the University of California at Santa Cruz.

**Date:** Tuesday, February 28, 2012

**Time:** Registration check-in and breakfast begins at 8:30 AM  
**Presentation / Q & A from 9:00 AM – 10:00 AM**

### **Meeting Location and Directions:**

Sony Building, 550 Madison Avenue (between 55<sup>th</sup> and 56<sup>th</sup> Street)

Take the elevator to the Sky Lobby and the meeting is in the Gold room

**NOTE: Photo ID and pre-registration are required to enter the building!**

### **Directions:**

Take the “E” to 53<sup>rd</sup> Street and 5<sup>th</sup> Ave or 4,5,6 to 59<sup>th</sup> and Lexington Avenue

**Registration Form**  
**The Changing Investment Landscape**  
**Persistent trends, new realities and what it means for investors**

Please Print

Name \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Telephone (\_\_\_\_) \_\_\_\_\_

Fax (\_\_\_\_) \_\_\_\_\_

E-Mail \_\_\_\_\_

- Please update my information listed above  
 Please send me membership information

**To attend you must register by Friday, February 24, 2012 (5pm).**  
**Non-members, please notify us by this date if you registered and can not attend.**  
**Otherwise, you will be billed for the cost of attendance.**

NY Metro Area Chapter Meeting Costs:

- Member – Free \_\_\_\_\_ (Provide Chapter if not NY Metro)     Non-Member \$25 Fee

Payment can be made via Pay Pal by visiting [www.iscebs.org/nymetro](http://www.iscebs.org/nymetro) or by check at the door (see below)

**Tax ID #: 13-3293220**

**Registration/Payment (Check) by Mail:**

New York Metro Area Chapter – ISCEBS  
c/o Silent Secretary  
P.O. Box 381  
Stanhope, NJ 07874

**Registration by Telephone/Fax/E-Mail:**

Telephone/Fax: (973) 448-0022  
E-Mail: [Silent@att.net](mailto:Silent@att.net)

**For questions please contact:**

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646-240-1680

*Sponsored by the New York Metropolitan Area Chapter of the International Society of Certified Employee Benefit Specialists (ISCEBS), a nonprofit organization that serves as an educational resource for certified employee benefit specialists and others in the employee benefits community.*

