

**Roberta Ufford** is a principal at Groom Law Group, Chartered. Located in Washington D.C., Groom is the nation's largest employee benefits specialty law firm and handles a wide range of sophisticated benefits and tax matters for clients in industry, finance, and the public sector. The firm's practice groups cover the design and operation of pension and health plans, fiduciary and tax issues, health care, benefits litigation, plan funding and restructuring, public and multiemployer plans, and benefits-related policy and legislation.

Practicing at Groom since 1992, Roberta advises retirement plan sponsors and other plan fiduciaries on ERISA's fiduciary responsibility provisions and other laws (including securities and banking laws) governing employee benefit plans. Her plan sponsor and fiduciary clients include corporate and governmental defined benefit and defined contribution plans. She also advises plan service providers, including investment managers, trustees, and recordkeepers. She advises plans and their fiduciaries, and service providers, on a range of fiduciary and other legal matters, including plan governance, conflicts of interest, selecting and contracting with investment managers, and other service providers, service provider disclosure obligations, communications to participants and prohibited transaction issues. She also advises clients on the application of ERISA's fiduciary responsibility provisions to revenue sharing arrangements and specialized investment products, including synthetic GICs, fund of fund structures, and investments in private equity and other privately offered investment vehicles.

Although ERISA's fiduciary responsibility provisions are the primary focus of Ms. Ufford's practice, she also has substantial experience with federal securities and banking laws that affect retirement plan investments and administration. Two no-action letters from the SEC's Division of Market Regulation obtained by Ms. Ufford address whether recordkeepers and other service providers to participant-directed retirement plans are subject to regulation as broker-dealers under federal securities laws. She also provides advice on how federal securities law apply when employer securities are offered under plans, to non-qualified plans, and to commingled funds and other plan investment vehicles.

Roberta is recognized by *The Legal 500 Guide* for her excellence in the Employee Benefits and Executive Compensation field, cited by clients as "very knowledgeable, responsive and practical" in the area of fiduciary responsibility. She is a frequent speaker before plan sponsor and industry groups on fiduciary and investment issues. She is a graduate of the George Washington University School of Law with High Honors. Before attending law school, Roberta served for five years as a military intelligence officer in the U.S. Army, attaining the rank of captain.