

## SunGard's Advanced Pension Conference – Orlando

Loews Royal Pacific Resort at Universal Orlando<sup>®</sup>, Orlando, FL – February 6-8, 2013

### AGENDA

#### *Wednesday, February 6*

8:00 - 8:30 a.m. Registration and Continental Breakfast

#### **General Sessions**

8:30 - 8:45 a.m. **Welcome and Announcements** – Watson

8:45 - 10:25 a.m. **Keeping Current** – Ferenczy, Watson  
Join Ilene and Derrin for an entertaining session that highlights the latest guidance from Congress, the IRS, the DOL, and the courts. Emphasis is given to areas not covered elsewhere in the program.

10:25 - 10:45 a.m. Refreshment Break

10:45 - 12:00 p.m. **EPCRS 2013: Highlights for Qualified Plans** – Forbes, Watson

- Effective date
- New VCP procedures
- New correction opportunities
- Modifications to existing corrections

12:00 - 1:15 p.m. Hosted Luncheon

**Concurrent Sessions** 1:15 - 5:15 p.m. – Group I sessions are 75 minutes each. Group II sessions are 60 minutes each. Attend **two** topics from Group I and **one** from Group II.

**GROUP I:** 1:15 - 2:30 p.m. and repeated 2:40 - 3:55 p.m.

#### **01. Preapproved Plans: PPA Opportunities and Limitations** – Richter

- New procedure and LRM requirements
- Safe harbor 401(k) plans and forfeitures
- Options for modifying trust language
- How far can the "describe" line be pushed?
- Government and church plans

**02. Compensation: Design, Testing and Correction – Pratt**

- Testing compensation vs. plan compensation
- Compensation issues in audits
- Design options
- Getting correct data from employers
- Correcting compensation errors
- Post-severance compensation

**03. Fee Disclosure: What's New? Where's the DOL Going? – Forbes**

- New guidance
- Disclosing changes
- What is a designated investment alternative?
- Enforcement

**04. The New Paradigm of TPA Partnerships – Stroud**

TPA partnerships take advantage of firms' specializations, allowing the two partners to grow more rapidly and become more successful. Learn how to partner with other TPA and independent recordkeeping firms to grow your business. Find out about what RIA 3(38) fiduciary advisors are looking for in a TPA partner, and how they can fit in with the traditional TPA/broker relationship. As Aristotle said many years ago, "The whole is greater than the sum of its parts." The key is to make sure all of those parts are working together toward a common goal, everyone knows what the goals are, and how they are expected to get there.

3:55 - 4:15 p.m.

Refreshment Break

**GROUP II - Part 1:** 4:15 - 5:15 p.m. and repeated on Thursday morning as Part II.

**05. Real Estate and Unique Investments: Qualification, Taxation and Reporting Issues – Ferenczy**

- Valuation issues
- Prohibited transactions
- Unrelated business taxable income
- Reporting real estate and unique asset investments

**06. Early Eligibility Provisions and Rehired Employees – Forbes**

- Almost half of the plans have eligibility provisions of less than one year.
- How do you count hours for a plan with less than one year of service?
- Must you count hours? Can you exclude part-time employees?
- How do you test? How do you handle rehired employees?

**07. Participant Forms and Notices – Richter**

Over the last few years, the communications a 401(k) participant must receive have grown in number and complexity. The methods for furnishing these required disclosures are also difficult to apply thanks to the different standards under the IRS and the DOL regulations. This session will explore the communications that would typically be required in a 401(k) plan, when they need to be given as well as the acceptable ways this information may be distributed. We will also discuss what to expect from IRS and DOL initiatives with regard to electronic communication.

**08. Cash Balance Plans for DC Practitioners – Watson**

- Why don't my assets equal my account balances?
- Interest rate issues and options
- Can I self-direct my cash balance account?
- The role of a non-actuary in a cash balance plan
- Combining with safe harbor 401(k) plans

5:15 p.m. Cocktail Reception

**Thursday, February 7**

8:00 - 8:30 a.m. Continental Breakfast

**Concurrent Sessions** 8:30 - 12:30 p.m. – Group II sessions are 60 minutes each. Group III sessions are 75 minutes each. Attend **one** topic from Group II and **two** from Group III.

**GROUP II - Part 2:** 8:30 - 9:30 a.m. See above for Group II session descriptions.

9:30 - 9:50 a.m. Refreshment Break

**GROUP III:** 9:50 - 11:05 a.m. and repeated 11:15 a.m. - 12:30 p.m.

**09. Plan Amendments: Procedures, Timing, Cutbacks and Other Issues – Ferenczy**

- Deadlines for different types of amendments
- When does an amendment cause a cutback?
- What paperwork is needed to amend a plan?
- Options for amending a pre-approved plan

**10. Avoiding Problems with Beneficiary Designations – Pratt**

- What does the plan provide and what does the law require?
- Defective, incomplete, and ambiguous beneficiary designations
- Beneficiary designations that are outdated and/or do not reflect the participant's likely intent
- Fiduciary obligations and best practices
- Participants who no longer have mental capacity

**11. ERISA Recapture Accounts, Forfeiture Allocations, and Lost Participants – Forbes**

- Plan document language
- Allocation options
- Timing of forfeitures
- Resolving lost participant issues

**12. Advanced Topics in Cross-tested Plans – Watson**

- Use of smoothly increasing schedules to avoid gateways
- Imputing permitted disparity
- Rate group banding

12:30 - 1:40 p.m. Hosted Luncheon

## General Session

- 1:40 - 1: 45 p.m.      **Announcements** – Watson
- 1:45 - 3:25 p.m.      **Getting Your Firm to the Next Level: A Strategic Planning Framework for Successful TPAs** – Stroud  
Successful firms sometimes struggle to achieve the next level of success. Hear how adopting a strategic planning framework can help your firm close the gaps between where your firm is today and your envisioned future. Learn techniques to develop direction, focus, and goals with measurable objectives as milestones. Use what you learn in this session to align your staff at all levels by motivating managers and staff to be accountable for results.
- 3:25 - 3:45 p.m.      Refreshment Break
- 3:45 - 5:00 p.m.      **Pension Jeopardy** – Panel  
Join Derrin Watson as he hosts our version of the popular game show. Topical questions test the knowledge of our expert speakers. This session is not only fun, but also highlights important pension issues in a memorable way.

## **Friday, February 8**

- 8:00 - 8:35 a.m.      Continental Breakfast

## General Session

- 8:35 - 8:40 a.m.      **Announcements** – Watson
- 8:40 - 9:40 a.m.      **Future of Tax Reform and other Washington Updates** – Richter
  - Deficit reduction and tax reform, the road ahead
  - What to expect after the congressional and presidential elections
  - DOL and IRS regulatory initiatives
- 9:40 - 10:00 a.m.      Refreshment Break
- 10:00 - 12:00 p.m.      **Ask the Experts Workshop** – Panel  
Get those tough questions answered. Case studies will be used in a discussion of the issues currently facing practitioners in employee benefits area.
- 12:00 p.m.      Adjourn