

## 401(k) Plan Workshop

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| <b>8:00 a.m.</b> | <b>Registration Check-in/Coffee and Pastry</b>  |
| <b>8:30 a.m.</b> | <b>Proposed Cross-testing Regulations</b> – Proposed effective date; background for coverage testing, general testing, and reasonable objective business standard, effect of proposed regulations; examples; alternative approaches; single formula plans                       |
|                  | <b>Mid-year Safe Harbor Amendments</b> – Background; new IRS rules; permitted and prohibited amendments; addition or increase of match; regulatory authorizations; updated notice: what, when, why; retroactive amendments  |
|                  | <b>Final Conflicted Advice Regulation</b> – We expect the DOL to issue its final conflicted advice regulation in the very near future. We will discuss the final rule, and the changes both from current law and the proposed rule, and analyze how it applies to practitioners |
| <b>Noon</b>      | <b>Lunch</b>  |
| <b>1:00 p.m.</b> | <b>Optimizing Automatic Enrollment and Automatic Escalation</b> – Background; document issues and choices; structural issues; choices of rates; integration with matching formulas  |
|                  | <b>Church Plan Clarification Act</b> – Church plan rules; QCCOs and non-QCCOs; participation; aggregation; transfer between qualified plan and 403(b) plan; preemption of state laws; group trusts  |
|                  | <b>Changes in determination letters</b> – End of expiration date; end of program; moving to preapproved documents; extended deadline; expansion of preapproved plans; questions still pending; increased fees   |
|                  | <b>Current Developments</b> – Late breaking changes in retirement plan rules  |
| <b>4:00 p.m.</b> | <b>Adjournment</b>  |