

401(k) Plan Workshop 2014

Agenda

8:00 a.m. Registration Check-in/Coffee and Danish

8:30 a.m. Safe Harbor 401(k) Plans: Mid (and Post)-Year Changes

- Elimination or reduction of safe harbor contributions
- Plan termination
- IRS permitted changes
- What changes are not permitted

Partnerships and LLCs: Qualification and Taxation Issues

- Deferral deposit deadlines and timing of deferral election
- Earned income calculation
- Loan repayment issues
- Guaranteed payments and partnership draws

Top 5 Plan Loan Failures and what to do

- Failure to withhold loan repayments/Nonpayment
- Failure to apply adjustment to the \$50,000 limit
- Failure to apply plan loan limits
- Loan refinancing
- Loan documentation

Prevailing Wage Plans

- Eligibility and vesting requirements
- Required contributions
- Plan documentation
- Offsetting non Davis-Bacon contributions
- 401(k) plan rules

12:00 p.m. Lunch (provided)

1:00 p.m. In-plan Roth Rollovers and Transfers

- Plan documentation and amendment deadlines
- In-plan rollovers vs. transfers
- New guidance
- Recordkeeping requirements
- 72(t) recapture rule

Short Plan Years

- Eligibility and vesting rules
- What does and doesn't have to be pro-rated

- Coverage, nondiscrimination and integration
- Top heavy requirements
- Reporting and deduction rules

ROBs and other Unusual Plan Investments

- Rollovers as business start-ups
- Recent court cases
- Prohibited transaction issues
- Valuation
- Reporting requirements

Current Developments

- Recent IRS and DOL guidance
- Recent court cases

4:00 p.m. Adjournment