



## Agenda

Sunday, April 24

5:00 - 7:00 p.m.

Welcome Reception – **sponsored by ASPPA Benefits Council of Atlanta**

Monday, April 25

8:00 - 8:30 a.m.

Registration/Continental Breakfast – **sponsored by Colonial Surety Company**

### General Session

8:30 - 10:10 a.m.

**Keeping Current – Ferenczy, Watson** – Derrin and Ilene review and explain the changes in the retirement plan world in the last year, with a focus on issues not otherwise covered at the conference. Congress. IRS. DOL. PBGC. Courts. It's all there in Keeping Current.

10:10 - 10:30 a.m.

Refreshment Break

### Concurrent Sessions

**Grp 1:** 10:30 - 11:45

10:30 a.m. - 5:00 p.m. – Attend **one** topic from each group below.

#### **1- Nuts and Bolts of Mergers – Cohen, Ferenczy**

- Documenting the merger
- Safe harbor plans: Don't crash on the rocks or pollute the water
- Liquid assets and how to handle them
- Assigning responsibility and keeping feet to the fire
- Blackouts, transfers, and distributions

**2- Advanced Cross-Testing – Watson** – The IRS has just thrown a wrench into one of the most popular plan designs, as proposed regulations would change the testing of cross-tested plans. This class will review the proposals and show their effect on cross-tested plans, and look at alternative design and testing approaches, including averaging methods and uniform age and service schedules.

11:45 - 1:00 p.m.

Hosted Luncheon – **sponsored by ERISApedia.com**

**Grp 2:** 1:00 - 2:15

#### **3- Looking into the Crystal Ball: Business Trends and Threats – Ferenczy, Richter**

The landscape of the retirement plan industry continues to change. We will review some of trends and threats and discuss how we may evolve our businesses to accommodate these changes. Join us for an interactive discussion on topics such as: open MEPs – pros/cons; are state-run plans a real threat?; is simplification (tax or pension) possible?; and ROBS (rollover business startups).

**4- Service Provider Interaction – Cohen, Schultz** – Everyone is always talking about the type of service provider they are: TPA, 3(16) TPA, bundled provider, nonbundled provider, recordkeeper, daily val, DCIO, platform provider, 3(21) advisor, 3(38) advisor, nonfiduciary advisor, clearinghouse... Does anyone really understand what all this means and how these entities get compensated? Let's peak behind the curtain and really understand these classifications, what they mean, when they are important, and who really is a good partner for you and your practice (and how to make your relationship attractive to them). Transaction basics: what you need to know before you start analyzing the plan.

**Grp 3:** 2:25 - 3:40

**5- Controlled Group Triage – Ferenczy, Watson** – What does an advisor need to understand to determine if there may be a related employer issue? What more does a TPA need to know to resolve the matter or refer to an attorney for more detailed analysis?

**6- Auto Enrollment: The Not-So-Easy Button – Cohen, Richter** – The use of automatic enrollment and escalation provisions is increasing. Advisors are becoming more creative in designing enrollment programs but this comes at a cost: complexity. We will review the legal requirements with an emphasis on the practical issues that must be considered in designing and implementing automatic enrollment and escalation provisions.

3:40 - 4:00 p.m.

Refreshment Break

**Grp 4:** 4:00 - 5:00

**7- The End of the Road – Cohen, Richter** – The plan termination process can be complicated. We will explore the process from start to finish including: participant notices; handling forfeitures; updating plan documents; distributions and missing participants; and filing final returns.

**8- The Unexpected Unrelated Business Income Tax – Schultz**

- Identify the types of investments that give rise to UBTI
- Understand the tax consequences associated with UBTI
- Learn the potential advantages and consequences of plan investments that are subject to UBTI
- Determine how to address the UBTI question on the new Form 5500-SUP

6:30 p.m.

Barbeque at Ilene's Home – cocktails at 6:30 p.m., dinner will be served at 7:00 p.m. Please RSVP on the registration form. Transportation will be provided.

Tuesday, April 26

8:00 - 8:30 a.m.

Continental Breakfast – *sponsored by Millennium Trust Company***General Session**

8:30 - 10:10 a.m.

**Fiduciary Regulations – Ferenczy, Schultz, Watson** – We expect to have the final conflicted advice regulations. Who is a fiduciary? How do you avoid fiduciary status? How do you engage in business if you are a fiduciary? How do the new regulations affect other practitioners?

10:10 - 10:30 a.m.

Refreshment Break

10:30 - 12:10 p.m.

**Nightmare on TPA Street – Cohen, Ferenczy** – A very practical discussion of actual plan problems we've encountered and the various corrective measures we took.

12:10 - 1:20 p.m.

Hosted Luncheon – *sponsored by PenChecks Trust*

1:20 - 2:35 p.m.

**Ask the Oracles – Panel** – Bring your tough questions. Our panel will take them on in this session, which sometimes shows there's more than one side to many stories.

2:35 - 2:50 p.m.

Refreshment Break

2:50 - 4:30 p.m.

**Ethics and Professional Responsibility – Ferenczy, Watson** – Derrin and Ilene close the conference with a look at the recent changes to IRS practitioner requirements, coupled with fun (yes, really!) and interactive case studies showing how the rules apply to daily practice. Join the conversation!

4:30 p.m.

Adjourn