



Agenda

Monday, April 24

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

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

Grp 1: 10:30 - 11:45 **1- New Nightmares on TPA Street – Cohen, Ferenczy** - Catch-up on some of our old friends and foes from last year's presentation and meet some of our new problem children – if you dare! Not for the faint of heart, but a practical interactive discussion and analysis of real-life cases that required special analyses, how those analyses produced solutions, and how the various corrective programs were applied.

2--Eligibility and Rehires – Richter, Schultz – According to recent IRS examinations, applying eligibility conditions correctly (entering too early, too late or not at all) continues to be a problem for many plans. Some of the more challenging eligibility questions that confront a retirement plan practitioner are questions relating to rehired employees. When does a rehired employee re-enter/enter the plan? When and how do the break-in-service rules affect rehired employees? This session will review the complex rules surrounding eligibility and rehired employees.

11:45 - 1:00 p.m. Hosted Luncheon

Grp 2: 1:00 - 2:15 **3- M & A Challenges – Cohen, Ferenczy** - What do you do when your client tells you conveniently after the fact that they were involved in a merger or acquisition? What if one plan is a safe harbor plan? What if there is employer stock involved? How do you handle an uncooperative buyer or seller? This session will be focusing on the practical challenges TPAs face in the complex world of mergers and acquisitions and how you might creatively solve the problems that appear to arise inevitably.

4--403(b) Documents - Is Now the Time to Enter the Market – Richter, Watson – The IRS is expected to issue approval letters on pre-approved 403(b) this Spring. This is another area where the rules for 403(b) plans are getting closer to the rules for qualified plans. Qualified plan providers who do not handle 403(b) plans might see this an opportunity to expand into the 403(b) market. This session will outline key differences

between 403(b) plans and 401(k) plans as well point out some IRS constraints on pre-approved 403(b) plan documents.

Grp 3: 2:25 - 3:25

5- Prototype Document Updates/Determination Letter Changes – Richter, Watson –

In ending the determination letter program for individually designed plans (other than on adoption and termination), the IRS has changed the landscape for preapproved plans as well. This session focuses on the nitty gritty of dealing with all kinds of plan documents under the newly announced rules.

6- Opportunity Knocks: Strategies for Making TPAs More Indispensable –

Ferency, Schultz – Everyone knows how hard it is to be in the TPA biz. It's hard work to be a part-CPA, part-lawyer, part-computer technician, and full-time ERISA guru. And the rules are so complex that it is sometimes hard to know where the straight and narrow is, much less how to stay on it. But as lawyers, we see some significant opportunities for business that you may not see in your day-to-day struggle. Join David Schultz and Ilene Ferency for a discussion of some of these potential opportunities for helping your clients and increasing your business.

3:25 - 3:45 p.m.

Refreshment Break

Grp 4: 3:45 - 5:00

7- Form 5500 Updates – Watson – What does the future hold for Form 5500? For two years, the IRS has tried and failed to add a new series of compliance. Now the DOL, IRS, and PBGC have proposed the most mammoth changes to the Form in its history, even more significant than the all-electronic mandate. Find out what the future holds for this key reporting tool.

8--Missing Participants and Uncashed Checks – Cohen, Schultz -

Do you get excited when you find \$5 in your pants pocket? Then you probably go nuts over missing participants and uncashed checks. This session will dive into the ERISA obligations that apply to missing people and money, what options are available for finding and managing missing participants, and the frequency with which this cleansing ritual should be done. David and Alison will answer how the new proposed PBGC program for missing participant will work if ultimately adopted and whether you will have to use it. Also, if you love something (such as money), set it free (by cashing out amounts under \$1,000). But, what if your check remains uncashed? How do you reconcile and resolve uncashed checks within a trust? These questions and more will be covered in a fun and educational forum.

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 25

8:00 - 8:30 a.m.

Continental Breakfast

General Session

8:30 - 10:10 a.m.

Cash Balance: Hole-in-One or Sand Trap – Ferency, Schultz, Watson – Cash balance plans have continued to increase in popularity as a useful tool to get business owners and key employees large contributions without some of the hassles of traditional defined benefit pension plans. However, cash balance plans are complicated and contain potentially costly traps for the uninformed or inexperienced. This session will review the risks and rewards associated with cash balance plans to help you determine the proper circumstances for recommending or avoiding such plans.

10:10 - 10:30 a.m.	Refreshment Break
10:30 - 12:10 p.m.	What's the Deal with the Whole Fiduciary Thing? – Ferenczy, Schultz – Over the last 10 years, changing regulations have caused "fiduciary" to become one of the most discussed words among plan sponsors and providers. From the Conflict of Interest regulations (currently in limbo) to 408(b)(2), 404a-5, and Schedule C disclosures, the DOL has been putting fiduciaries on notice that they have important responsibilities to plan participants. This session will review the current fiduciary landscape and how service providers have (and have not) been alleviating the fiduciary responsibilities of plan sponsors.
12:10 - 1:20 p.m.	Hosted Luncheon
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

Continuing Education Credits: 760 Minutes ÷ 50 = 15 CPE/CE hrs.*
760 Minutes ÷ 60 = 12.5 CE hrs.*

Including Ethics credits: 100 Minutes ÷ 50 = 2 CPE/CE hrs.*
100 Minutes ÷ 60 = 1.5 CE hrs.*

*Final decision rests with governing body. Some governing bodies recognize fractions of hours; the program may qualify for a partial credit more than whole hours shown with these bodies.