SUNGARD®

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Solutions for retirement services

SunGard's Advanced Pension Conference – Chicago

Westin Michigan Avenue Hotel, Chicago, IL – September 3-5, 2014

AGENDA

Wednesday, September 3

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. **PPA Restatements: Who, What, When and Why –** Richter

- What to expect for pre-approved 403(b) plans
- Different types of pre-approved plans
- LRM highlights and issues

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. Automatic Enrollment: Leveraging the Power of Inertia – Richter

- EACA, QACA and ACA
- Notice requirements
- Auto increases
- Plan document language
- Correction options

02. Compensation: So Many Rules and So Many Options – Kaplan

- Nondiscrimination testing options
- Allocation options
- Plan document requirements
- Safe harbor adjustments
- Post-severance compensation

03. Section 404(c) and the Special Considerations for Brokerage Windows – Pratt

- Fiduciary Concerns
- Disclosure Issues
- Operational pitfalls
- Liability

04. Avoiding TPA Firm Liability – Ferenczy

- Service agreement
- Takeover issues
- E&O insurance

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 2*.

05. Mid-year Changes to Safe Harbor 401(k) Plans – Hoffman

- New regulations
- Permitted midyear amendments
- Exiting requirements
- Maybe not notice
- Midyear terminations

06. Attribution: What You Don't Know Can Hurt You – Watson

- 318, 1563 and 267 attribution comparison
- Family attribution
- Attributions between entities and owners
- Option attribution
- Operational requirements

07. Forfeitures: Allocation Options – Richter

- Timing of forfeiture allocation
- Offset of corrective contributions
- QNEC and safe harbor 401(k) contributions
- Nondiscrimination testing
- Plan documents

08. TPA Becoming 3(16) Plan Administrators: Risks and Rewards – Ferenczy

- Plan requirements
- Reporting and disclosure responsibilities
- Fiduciary exposure
- Written agreements with employer
- Correction authority?

5:15 p.m. Cocktail Reception

Thursday, September 4

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

Concurrent Sessions 8:30 - 12:20 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 - 9:40 a.m. Refreshment Break

GROUP III: 9:40 - 10:55 a.m. and repeated 11:05 a.m. - 12:20 p.m.

09. Same Gender Marriage: Living with IRS/DOL Guidance – Watson

- New IRS guidance
- State of celebration rules
- Impact on qualification
- Plan document requirements
- Impact on distributions

10. Update on Fee Disclosures – Hoffman

- What have we learned
- What's happening with the roadmap requirement
- DOL enforcement activities
- Participant benefit statements
- What updates are truly needed

11. **Rollovers: FINRA & SEC Strike Back (Detailed Look at Rollover Rules) –** Pratt
    - Which distributions are eligible for rollover
    - Pros and cons of rollovers to an IRA
    - Alternatives to rollovers
    - DOL, SEC and FINRA concerns about rollover procedures
    - Fiduciary concerns relating to rollovers

12. **Fiduciary by the Numbers 3(16), 3(21), 3(38) –** Kaplan
    This session will:
    - Distinguish between the different fiduciary roles for retirement plans
    - Discuss pros and cons of why an employer would want to outsource these roles
    - Highlight anticipated changes that may be required by the government

12:20 - 1:30 p.m. Hosted Luncheon

Concurrent Sessions 1:30 - 5:00 p.m. – Group IV, Group V, and Group VI sessions are 60 minutes each. Attend **one** topic from each group.

GROUP IV: 1:30 - 2:30 p.m.

13. **It's Over: Partial Termination and Plan Termination** – Watson
    - Affected participants
    - Employer initiated severance
    - Qualification, IRS, and DOL requirements
    - Consequences on testing and limits

14. **Participant Forms and Notices: Correcting Failures to Provide** – Kaplan
    - Safe harbor notice
    - Blackout notices
    - Automatic enrollment
    - Mapping notice
    - Joint and survivor annuity notice

15. **Preparing for IRS/DOL Audits –** Ferenczy
    - Preparation for the audit
    - Correcting identified error
    - Practitioner's vs. sponsor's office
    - Case studies
    - Documents to provide

GROUP V: 2:40 - 3:40 p.m.

16. **Average Benefit Test: Coverage vs. Nondiscrimination Testing** – Watson
    - Reasonable classification?
    - Rate group testing
    - Allocations vs. benefits
    - Correction options
    - Controlled groups

17. **Plan Amendments: Procedures, Timing, Cutback, and More** – Ferenczy
    - Amendment procedures
    - Timing and deadlines
    - Amendment options
    - Interim vs. discretionary
    - Retroactive amendments

18. **Advanced Loan and Hardship Issues** – Kaplan
    - Refinancing loans and how to calculate the new limits
    - What documentation is needed for hardship withdrawals
    - Loan requirements when a hardship distribution is requested

- The timing and amounts when loans default (with examples)
- Loan interest rates - what the DOL and IRS say should be used

3:40 - 4:00 p.m. Refreshment Break

GROUP VI: 4:00 - 5:00 p.m.

19. **Prohibited Transactions: You Mean That Is a Prohibited Transaction?** – Pratt
    - Disqualified person vs. party-in-interest
    - Exemptions
    - Examples/excise tax calculations
    - Fiduciary PTs
    - Correction requirements

20. **Nondiscrimination Testing With Related Employers** – Watson
    - Coverage testing
    - Average benefit test
    - ADP/ACP issues
    - Benefits, rights, and features
    - Plan design

21. **Top 10 Questions We Need the DOL and IRS to Answer** – Kaplan
    - Can we or can't we - what changes (if any) are allowed to be made to Safe Harbor plans once the year has started
    - Can we fund Safe Harbor or QNEC contributions with forfeitures
    - Why is the DOL looking at brokerage investment windows and can we expect any changes to the current rules
    - What changes to the fee disclosure rules can we expect

Friday, September 5

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

General Session

8:30 - 8:40 a.m. **Announcements** – Watson

8:40 - 9:40 a.m. **Washington Update** – Hoffman
A fast paced review of activity in Congress, the White House, and executive agencies dealing with retirement plans and tax reform

9:40 - 9:50 a.m. Refreshment Break

9:50 - 10:50 a.m. **Pension Jeopardy** – Panel
Join Derrin 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.

10:50 - 11:00 a.m. Refreshment Break

11:00 - 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

Continuing Education Credits – Total possible hours: 955 Minutes ÷ 50 = 19 CPE/CE hrs.*
955 Minutes ÷ 60 = 15.5 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.