Orlando 2010 Advanced Pension Conference - February 17-19

Agenda

Tuesday, February 16

5:00 p.m.	Early Registration and Refreshments

Wednesday, February 17

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

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 opening session that will highlight the latest guidance from Congress, the IRS, the DOL, and the courts. Emphasis will be given to areas not covered elsewhere in the program.

10:25 - 10:45 a.m. Refreshment Break

10:45 - 12:00 a.m. **EFAST2 – Understanding the Procedures** – Forbes

- Filing options: web, IFILE or desktop
- Signing credentials (IREG)
- Filing and transmission procedures
- Attachments and the plan audit
- 5500 and schedule changes
- Correcting filing errors

12:00 - 1:15 p.m. Hosted Luncheon

1:15 - 5:15 p.m. **CONCURRENT SESSIONS** – Group I sessions are 75 minutes each. Group II sessions are 60 minutes each. Sign up on the Registration Form to 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. Plan Restatements and Beyond – Richter

- Plan submissions
- Handling interim amendments
- Modifications to pre-approved plans
- Special effective dates
- Scrivener errors

02. Schedule C – Understanding the Changes – Forbes, Kaplan

- Changes in the form
- Bundled vs. Unbundled Providers
- Direct vs. Indirect Compensation
- Eligible Indirect Compensation
- Sample Completed Schedules C

03. Beneficiary Issues – Ferenczy

- When is consent necessary?
- Who can be a beneficiary; default beneficiaries; death of beneficiary before payout; loan responsibility
- Documentation; Disclaimer; Notices and forms
- Handling competing beneficiary claims; Rollover options

04. 403(b) Plans – Where Do We Go from Here? – Watson

- New prototype program procedure; IRS sample language
- Can I really terminate? complete distributions; distribution of annuity contracts; distribution of custodial accounts
- Transfer *vs.* exchange; when do I need an information sharing agreement?
- Adjusting to the new rules

3:55 - 4:15 p.m. Refreshment Break

GROUP II - Part 1: 4:15 - 5:15 p.m. and repeated on Thursday morning.

05. Solving the Lost Participant Problem – Richter

- Forfeiture option
- Benefits of the automatic rollover
- Using escheat
- Automatic IRA procedures
- Terminating plan procedures

06. DB and Cash Balance Plan for DC Practitioners – Donovan

- Strategies
- Deduction issues
- Gateway considerations
- Working effectively with an actuary

07. Cross-Tested and Safe Harbor 401(k) Design – Forbes

- Design comparisons
- Combination safe harbor 401(k) and cross-tested plan
- Designing classifications; limitations; deemed 401(k) issue; early eligibility issues; top heavy issues
- Triple stacked match
- Excluding part-time employees in a safe harbor 401(k) cross-tested plan

08. Ethics: ERPA, Circular 230 and Paid Preparer Penalties – Kaplan

- Circular 230 issues for enrollees
- How the rules apply to your day to day activities
- Penalties that may apply to a paid preparer
- Continuing education and re-enrollment standards

5:15 p.m. Cocktail Reception

Thursday, February 18

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

8:30 - 12:30 p.m. **CONCURRENT SESSIONS** – Group II sessions are 60 minutes each. Group III sessions are 75 minutes each. Sign up on the Registration Form to 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 - 9:50 a.m. Refreshment Break

GROUP III: 9:50 - 11:05 a.m. and repeated 11:15 - 12:30 p.m.

09. Cross-Tested and Defined Benefit Plan Strategies – Donovan

- Gateway issues
- Design strategies
- Deduction considerations

10. Roth – Taking Advantage of the New Rules – Watson

- Does the 2010 rollover to Roth save money?
- New conversion rules
- Pre-tax rollover: Traditional or Roth IRA?
- The dollars and sense of Roth decisions

11. Hardship Distribution in Troubled Times – Hoffman

- Overview – pros and cons
- Hardship distribution
- The “Needs” and “Necessity” Tests
- Documentation for audits
- Other In-service Distributions

12. Did You Notice – Kaplan

- Common notices and penalties for not providing them
- Notices required upon the participant's entry into the plan
- Notices required to be given participants on an annual basis
- Recent court cases that involved improper notices

12:30 - 1:40 p.m.	Hosted Luncheon
1:40 - 1:45 p.m.	**Announcements** – Watson
1:45 - 3:25 p.m.	**Choosing the Most Effective Plan Correction Option** – Ferenczy, Forbes • Improper exclusion of employee (profit sharing and match): make-up contribution *vs.* reallocation • Failure to implement deferral election: make-up contribution *vs.* missed deferral calculation • Failure to withhold loan payment: VCP *vs.* deemed distribution • Improper plan entry: retroactive plan amendment *vs.* return of deferrals *vs.* VCP • Failure to provide safe harbor notice
3:25 - 3:45 p.m.	Refreshment Break
3:45 - 5:00 p.m.	**Pension Jeopardy** – Panel Join Derrin Watson as he hosts our version of the popular game show. Topical questions will test the knowledge of our expert speakers. This session is not only fun, it also highlights important pension issues in a most memorable way.

Friday, February 19

8:00 - 8:35 a.m.	Continental Breakfast
8:35 - 8:40 a.m.	**Announcements** – Watson
8:40 - 9:40 a.m.	**Washington Update** – Hoffman • 401(k) fee disclosure – where do we stand • Automatic enrollment IRAs – a new mandate from Congress? • Proposals to prohibit "conflicted" investment advice • Other items on the agenda for Congress and the agencies
9:40 - 10:00 a.m.	Refreshment Break
10:00 - 12:00 a.m.	**Ask the Experts Workshop** – Panel Get those tough questions answered! Case studies will be used in a wide ranging discussion of the issues currently facing practitioners in employee benefits area. For maximum benefit from this session, please submit your questions in advance to relius.education@sungard.com.