
PPA Pre-approved Plans Workshop 2015

The two full-day sessions covering the Corbel and PPD Document are presented on the same day but in separate rooms

Agenda for Days One and Two

8:00 a.m.	Registration Check-in/Coffee and Danish
8:30 a.m.	Program Begins
12:00 – 1:00	Lunch (provided)
1:00	Program Resumes
4:00	Adjournment

Day One:

PPA Restatement Procedure – Remedial amendment period deadline; determination letter procedure; preapproved plan reliance; wins and losses in IRS review process.

Thorough Review of 401(k) Adoption Agreement

- **Miscellaneous Information:** Organization of documents; effective date; duty to collect provision; trustee flavors; allocation compensation; elective service crediting; hours of service or other service crediting methods; contribution types.
- **Eligibility:** Excluded employees; age and service conditions; “early” and “split” eligibility; dual eligibility; entry dates.
- **Contributions:** Elective deferrals (pre-tax, catch-up, Roth); automatic deferrals (EACA, QACA and ACA); automatic escalation, matching; nonelective contributions; prevailing wage contributions; cross-testing; ADP test safe harbor plans; allocation conditions and waivers; forfeiture allocation options; employee contributions.

- **Testing Elections:** Documented vs operational; default elections
- **Vesting:** Normal and early retirement ages; vesting schedules; break-in-service.
- **Distributions:** Elections regarding cash-out; automatic rollover; distribution options; RMDs; beneficiary elections; J&S and non-J&S plans; loans; rollovers.
- **Participating Employers:** Related and unrelated; multiple employer plans.
- **Special Effective Dates and Basic Plan Overrides:** The effective date and override addendum; trust amendments without replacement.

Day Two:

Follow-up Questions/Issues from Day 1

Administrative Checklist: Better plan administration and document preparation.

Thorough Review of the Basic Plan Document

Ant-cutback rules of Code Section 411(d)(6)