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# Restatement and Design Workshop

## Agenda

- 8:00 a.m. Registration check-in/Coffee and Pastry
- 8:30 a.m. **Deadlines, dates, and controversies** – Restatement deadline; determination letters and deadlines; effective date alternatives; disputes with IRS; opportunities for change in forfeiture rules
- Eligibility alternatives; elapsed time** – eligibility conditions; equivalencies methods, especially for salaried individuals; elapsed time method; break in service rules
- Compensation issues and alternatives** – compensation alternatives and exclusions; related employer issues; benefits, rights, and features testing; matching contribution issues; deferral problems
- Using after-tax contributions** – eligibility; contribution strategy; 415 and other limits; ACP test; effect of safe harbor; distribution taxation; Roth rollovers
- 12:00 Lunch (provided)
- 1:00 p.m. **Matching contributions that work** – formulas, limits, periods, fixed or discretionary; items matched; other design considerations
- Nonelective design strategies** – safe harbor and tested; use of fixed contributions; different formulas for different groups, integration strategies

**Safe harbor design options and strategies** – Top-heavy issues; forfeiture issues; alternative formulas; maybe and maybe not notices

**The anti-cutback rule and other restrictions** – key definitions; exemptions from anti-cutback; ways around anti-cutback; vesting restrictions

**Allocation conditions and waivers** – permissible conditions; conditions that force general test; waivers; effect on funding

4:30

Adjournment