

## 403(b) Prototype Document Workshop – 2017

*Two full-day sessions covering the FIS Pre-approved 403(b) Document*

### Agenda for Day 1 and Day 2:

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 1 Agenda:

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

### Thorough Review of 403(b) Adoption Agreement

- **Miscellaneous Information:** Organization of documents; remedial amendment period; effective date considerations; eligible employers; investment arrangements; unique terminology; reliance on IRS approval letter; ERISA exemptions; MEPs.
- **Eligibility:** Universal eligibility; excluded employees; age and service conditions; eligibility for employer contributions; entry dates.
- **Contributions:** Elective deferrals (pre-tax, catch-up, special catch-up, Roth); automatic deferrals (EACA, QACA and ACA); automatic escalation, matching; non-elective contributions; prevailing wage contributions; cross-testing; ACP 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.

### Day 2 Agenda:

**Follow-up Questions/Issues from Day 1**

**Complete the review of the remainder of the Adoption Agreement**

**Schedule of Investment Arrangements and Administrative Function Delegation**

**Thorough Review of the Basic Plan Document**

CE Credits: Total possible hours: 720 min. ÷ 50 = 14.0 CPE/CE hrs.\*; 720 min. ÷ 60 = 12.0 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.