

## Advanced Plan Workshop - 2018

**8:00 a.m. Registration Check-in/Danish and Coffee**

**8:30 a.m. Client goals; plan alternatives** - Understanding and determining objectives; design alternatives appropriate for different situations

**Eligibility options** - Early entry; two year clauses; exclusions

**Vesting** - Advantages and disadvantages; alternatives; employee perspectives

**Design choices to increase deferrals** - reasons for not deferring; automatic enrollment; strategies to maximize effect of automatic enrollment; automatic escalation; employee education; matching contributions; investment options

**Safe harbor 401(k) plans** - ADP safe harbor; ACP safe harbor; choice between match and non-elective; design alternatives; triple stacked match; early entry; top heavy exemption

**Noon Lunch**

**1:00 p.m. Safe harbor 401(k) plans** (continued)

**Integrated plans** - Choice between 2 and 4 tier allocations; selection of integration level; imputing permitted disparity

**Cross-tested designs** - Testing fundamentals; testing by reference to benefits; average benefit test; minimum gateway contributions; group determination and structure; use with ADP tested 401(k); use with safe harbor 401(k)

**Retroactive corrective amendment** - use; deadlines; requirements; opportunities.

**4:30 p.m. Adjournment**

CE Credits: Total possible hours: 360 min. ÷ 50 = 7.0 CPE/CE hrs.\*; 360 min. ÷ 60 = 6.0 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.