

ERISA Workshop - 2019

Covering Current Events, Hardship Distributions, QDROs, and More...

- 8:00 a.m. Registration Check-in/Coffee and Pastry**
- 8:30 a.m. Hardships Distributions in 2019** – Background; legal and regulatory requirements; recent legal and regulatory changes loan failures and corrections; timing of amendments; hardship distribution case studies; documentation requirements; new IRS guidance on hardship substantiation; disaster-related distributions
- 10:00 - 10:15 a.m. Break**
- 10:15 a.m. Cybersecurity and Theft of Retirement Plan Assets** – Threat Landscape and security requirements; potential consequences; ERISA fiduciary duties; common forms of identity fraud and cybertheft; recommendations to mitigate risks; liability issues and case law; reasonable procedures to prevent losses
- QDRO Considerations** – Anti-alienation rule; sources of guidance; required elements; Alternate Payee definition; ambiguous provisions; QDRO limitations; plan procedures; appeal procedures; tax considerations; death before QDRO issued; impact of bankruptcy; expense allocations
- Noon Lunch**
- 1:00 p.m. Electronic Notices** – Notice requirements; common IRS and DOL notices/forms; comparison of IRS vs. DOL requirements; detailed review of IRS requirements and options; automatic vs. opt-in; key IRS guidance; detailed review of DOL requirements and options; re-consent requirements; special rules (404(a)(5), quarterly statements); current events
- Safe Harbor 401(k) Corrections** – Overview; notice failures, late adoption of plan amendments; compensation errors; contribution calculation errors; late deposit of safe harbor contributions; IRS guidance on corrections and good faith corrections.
- 2:30 - 3:00 p.m. Break**
- 3:00 p.m. Current Developments** – Late breaking changes in retirement plan rules and regulations that impact plan sponsors and practitioners
- 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.