

reality check

notices  
statements  
testing  
rules  
deadlines  
penalties

**SUNGARD** RELIUS EDUCATION

2 Programs  
Same Day  
Same Location

## **Participant Forms and Notices**

*Practitioners, Fiduciaries, and Employers:  
Are You Ready for PPA '06?*

## **401(k) Testing Techniques**

*Understanding All The Options*

## PARTICIPANT FORMS AND NOTICES

### *Practitioners, Fiduciaries, and Employers: Are You Ready for PPA '06?*

Ask 100 defined contribution practitioners what they like least about the Pension Protection Act and at least 95 of them will answer, "Quarterly benefit statements." While the new statements may be unpopular, they will also be a fact of life, along with a slew of new notices for automatic contribution arrangements, default investments, and divestment of employer stock. In this program, we'll keep you on the top of the curve for participant forms with carefully reasoned analysis, breaking news on official guidance, and detailed understanding of deadlines and required content. We'll also provide you with sample copies of the new forms, tips to simplify the process, and information about how and when to provide notice electronically.

## AGENDA

8:00 a.m. Registration check-in/Coffee

8:30 a.m. Class begins and will cover:

Benefit Statements	Divestment Notice
Tax Notice (Code §402(f))	QDRO Policy
Hardship Distribution Forms	Vesting Change
Distribution Election Forms	Automatic Contribution Arrangement (ACA) Notice
Subsequent Distribution Notices	Eligible ACA Notice
Summary of Material Modifications	Qualified ACA Notice
Default Investment Notice	Participant Withdrawal Form
Non-spouse Rollover Notice	Qualified Reservist Distribution Form
Mapping Notice and Election	Summary Annual Report
Elective Deferral Forms	EPCRS Forms
Participant Loan Forms	Penalties
Blackout Notice	
Safe Harbor 401(k) Notice	

11:45 a.m. Adjournment

## SPEAKERS

Programs will be conducted by one of our well-respected, experienced speakers:

**Stephen W. Forbes, J.D., LL.M.**  
**Craig P. Hoffman, J.D., LL.M., APM**  
**S. Derrin Watson, J.D., APM**

For complete bios, visit our Web site at [www.relius.net/products/seminarspension.asp](http://www.relius.net/products/seminarspension.asp).

## WHO SHOULD ATTEND

This program is designed for plan administrators, pension consultants, attorneys, CPAs, actuaries, financial advisors, brokers, trust officers, and human resources professionals. There are no prerequisites, although a basic familiarity with plan operations would be helpful.

## OBJECTIVES

After completion of the course, each attendee will be able to:

- ✓ Understand the changes made by PPA to plan forms and notices.
- ✓ Determine how new requirements will affect plan design and administration.
- ✓ Explain the changes to employers and employees.
- ✓ Understand the timing and deadlines of new notice requirements.
- ✓ Assist employers to implement new requirements efficiently.



Tips and Strategies for Participant Forms a

# 401(k) TESTING TECHNIQUES

## Understanding All The Options

The final 401(k) regulations, new IRS administrative rules, and the Pension Protection Act of 2006 – all have had a dramatic impact on 401(k) plan administration and testing. **Many of these changes take effect for 2006 plan year testing, to be performed in early 2007.** To maximize the benefits available to plan participants, practitioners performing 401(k) testing must stay abreast of changes to the testing rules. They also must be aware of all of the operational techniques available to enhance testing results. In the **401(k) Testing Techniques** program, we address all the recent changes to the laws, as well as the latest IRS pronouncements affecting 401(k) testing. Using detailed examples, we describe the important operational testing options practitioners may use. You'll learn which techniques require advance planning and plan documentation, and which remain operational at testing time. The tips and strategies described in this timely program could mean the difference between passing ADP and ACP testing and an expensive or frustrating failure of these tests.

## AGENDA

12:30 p.m. Registration check-in

1:00 p.m. Class begins and will cover:

Order of Testing	QMAC Options
Net vs. Gross Compensation	Changing Testing Methods
Part-year Compensation	Top-paid Group Election
Borrowing Elective Deferrals	Using Roth to help in ADP Test
Bottom-up QNECs under the Regs	Reporting Corrective Distributions
Otherwise Excludible Employee Rule (permissive disaggregation)	Gap Period Income
Early Participant Rule	Catch-up Contributions
QNEC Options	EPCRS and Re-testing
	Safe Harbor 401(k) vs. Qualified ACA

4:15 p.m. Adjournment

## SPEAKERS

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## WHO SHOULD ATTEND

Any 401(k) plan practitioner who wants a greater understanding of the testing options should plan to attend. The only prerequisite is a basic understanding of the testing rules. Pension consultants, plan administrators, CPAs, attorneys, actuaries and trust officers – all will find this course very beneficial.



## OBJECTIVES

After completion of the course, each attendee will be able to:

- ✓ Understand and apply the testing options appropriately.
- ✓ Determine which of the various options will benefit a particular client.
- ✓ Understand the rules and requirements of each option.
- ✓ Determine the appropriate timing of changes.
- ✓ Explain the benefit of a particular option to an employer.

# and 401(k) Testing

## DATES AND LOCATIONS\*\*

	Participant Forms and Notices .....	8:00 - 11:45 a.m.
	401(k) Testing Techniques .....	12:30 - 4:15 p.m.

**February 1**                      **SAN FRANCISCO**  
 Embassy Suites San Francisco Airport\*  
 250 Gateway Blvd., Gateway at East Grand Ave.  
 South San Francisco, CA  
 650-589-3400

*Accommodations:*  
 Hampton Inn San Francisco Airport  
 300 Gateway Blvd., South San Francisco, CA  
 650-876-0200

**February 2**                      **SEATTLE**  
 SpringHill Suites Seattle Downtown  
 1800 Yale Ave., Seattle, WA  
 206-254-0500

**February 7**                      **CHICAGO**  
 DoubleTree Hotel Chicago - Arlington Heights  
 75 West Algonquin Road, Arlington Heights, IL  
 847-364-7600

**February 7**                      **MINNEAPOLIS**  
 Marriott Minneapolis Airport  
 2020 East American Blvd., Bloomington, MN  
 952-854-7441

**February 8**                      **DETROIT**  
 Embassy Suites Hotel Detroit/Livonia  
 19525 Victor Parkway, Livonia, MI  
 734-462-6000

**February 9**                      **DENVER**  
 Embassy Suites Denver Southeast  
 7525 East Hampden Ave., Denver, CO  
 303-696-6644 or 800-362-2779

**February 21**                      **BOSTON**  
 Hilton Boston Back Bay  
 40 Dalton Street, Boston, MA  
 617-236-1100

**February 21**                      **KANSAS CITY**  
 DoubleTree Hotel Kansas City Corporate Woods  
 10100 College Blvd., Overland Park, KS  
 913-451-6100 or 800-222-8733

**February 22**                      **CHARLOTTE**  
 Charlotte Hilton Executive Park  
 5624 Westpark Drive, Charlotte, NC  
 704-527-8000

**February 22**                      **DALLAS**  
 Crowne Plaza Dallas - Near the Galleria  
 14315 Midway Road, Addison, TX  
 972-980-8877

**February 22**                      **PHILADELPHIA**  
 Hilton Philadelphia Airport\*  
 4509 Island Ave., Philadelphia, PA  
 215-365-4150

**February 23**                      **ATLANTA**  
 Cobb Galleria Centre\*  
 Two Galleria Parkway, Atlanta, GA  
 770-955-8000

*Accommodations:*  
 Sheraton Suites Galleria  
 2844 Cobb Parkway S.E., Atlanta, GA  
 770-955-3900

\*\* Dates and locations are subject to change. Please visit our Web site to verify that dates have been finalized before making travel arrangements – [www.relius.net/products/seminarspension.asp](http://www.relius.net/products/seminarspension.asp).

**Accommodations** – Hotels reserve a limited number of accommodations for seminar registrants until 4 weeks prior to the program(s). Hotels without a room block are identified by (\*). Registrants needing overnight accommodations must make room reservations directly with the hotel. Be sure to mention the SunGard program to obtain the group rate, if available. For information about other accommodations in the vicinity, please contact the host hotel guest services desk or your travel agent.

## CONTINUING PROFESSIONAL EDUCATION

### **Participant Forms and Notices Workshop** – 3 credit hours\*

Prerequisites: There are no prerequisites or advance preparation required for this intermediate-level course, although a basic familiarity with plan operations would be helpful.

### **401(k) Testing Techniques Workshop** – 3 credit hours\*

Prerequisites: There are no prerequisites or advance preparation required for this intermediate-level course. However, attendees should have a basic understanding of the testing rules.

\* Actual credit hours granted may vary. Final decision rests with the governing body.

SunGard Corbel pension seminars and conferences are accepted by most professional organizations for continuing education credit, including the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, CFP, the ICB (for CRSP and CFTA), state bar associations, CPA boards, InFRE, HRCI for SHRM professionals, and PACE. Credit must be requested at least five weeks prior to the program and is subject to approval by the appropriate jurisdiction. Attendees will bear approval fees in those jurisdictions imposing per attendee fees. Because of the administrative requirements of state insurance accrediting agencies, we will not be able to obtain CE approval for insurance professionals.



SunGard is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org).

Each program has been approved for 3 recertification credit hours toward PHR or SPHR recertification through the Human Resource Certification Institute (HRCI). For more information about certification or recertification, please visit the HRCI homepage at [www.hrci.org](http://www.hrci.org).



For more information about continuing education or the state required financial assistance policy for New York attorneys, call (800) 246-9442, Ext. 6116.

# REGISTRATION

## Early Fee

(payment and registration received at least 21 days prior to program date)

## Standard Fee

(payment and registration received less than 21 days prior to program date)

### Multiple Program Registration\*




Both Programs	\$395	\$445
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### Single Program

Participant Forms/Notices	\$225	\$250
401(k) Testing Techniques	\$225	\$250

\*Where multiple programs are selected, fees reflect multi-program discount. Multi-program discounts apply only for same person attending multiple programs in the same location.

**THREE WAYS to REGISTER TODAY!**


W W W	<b>Online:</b> <a href="http://www.relius.net/products/seminarspension.asp">www.relius.net/products/seminarspension.asp</a>	 <p>Fastest way to register!</p>
	<b>Fax:</b> SunGard, ATTN: Order Processing-Accounting, 904-399-0519 (24 hours a day)	
	<b>Mail:</b> SunGard, ATTN: Order Processing-Accounting, P.O. Box 47470, Jacksonville, FL 32247	

*Note: Online registration will not be accessible within three (3) business days of program date.*

**Volume Registration Discounts** are available for 6 or more registrants from the same firm attending the same program and city. For more information, send an e-mail to [webtechsem@relius.net](mailto:webtechsem@relius.net) or call 800-326-7235, Ext. 1231.

The registration fee includes all seminar materials and food and beverage as stated in program agenda. The registration fee does not include other meals, lodging, transportation, or parking. Registrations are confirmed by e-mail. Please note: While walk-in registrations are accepted, be sure to call before the program to confirm that space and course materials are available. Recording of the program is NOT permitted. If you have questions or require special assistance, send an e-mail to [webtechsem@relius.net](mailto:webtechsem@relius.net).

### REGISTRATION FORM *(Please copy as needed to register additional persons.)*

- Both Programs** (\$395\* early; \$445\* standard) 
- Participant Forms/Notices only** (\$225 early; \$250 standard)
- 401(k) Testing Techniques only** (\$225 early; \$250 standard)

City/Date: \_\_\_\_\_ \$ \_\_\_\_\_

CT Residents Add Applicable Sales Tax. \$ \_\_\_\_\_

Total Due \$ \_\_\_\_\_

Seminar Discount Code (if any)

### PAYMENT METHOD *(Check or credit card information must accompany this form.)*

- Enclosed is my check payable to SunGard Corbel LLC for the total amount. \$ \_\_\_\_\_
- Please charge:     MasterCard     VISA     American Express    \$ \_\_\_\_\_

\_\_\_\_\_ / \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_

\_\_\_\_\_

Cardholder's Name (Please print clearly) \_\_\_\_\_ Authorizing Signature \_\_\_\_\_

### MAILING INFORMATION Please check if new address, phone, or fax.

Code from mailing label (if any)

Mr.  Ms. \_\_\_\_\_ Client Acct. # | \_ | \_ | \_ | \_ | \_ | \_ | \_ |

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E-mail \_\_\_\_\_ Web Site \_\_\_\_\_

### CANCELLATION/TRANSFER POLICY

**All requests must be in writing.** Full refund of program registration fee, less a \$25 administrative fee per program will be made for cancellations received at least 10 business days prior to the program selected. No refund for cancellations received later than 10 business days prior to the program. **For multi-program registrants:** Cancellation of only one program will result in the loss of the multi-program discount. Transfer requests (within the same program only) must be received at least 10 business days prior to program date, and will result in a \$25 administrative fee. Substitutions may be allowed with at least five business days advance notice. Seminar requests, questions, or concerns may be faxed to SunGard, Attn: Order Processing - Accounting, 904-399-0519, or e-mailed to [webtechsem@relius.net](mailto:webtechsem@relius.net).

2 half-day programs - Same day - Same location  
Plan to attend both for maximum benefit.

### **Participant Forms and Notices**

Practitioners, Fiduciaries, and Employers:  
Are You Ready for PPA '06?

- Deadlines
- Benefit Statements
- Who, What, and When



### **401(k) Testing Techniques**

*Understanding All The Options*

- Detailed Examples
- Operational Choices
- Documentation

### **Other Relius Education Programs in 2007**

- Form 5500 Workshop - April - May
- 401(k) Plan Workshop - April- May
- Fundamentals of 401(k) and other Qualified Plans
- Code Section 409A Workshop
- Estate Planning Workshop
- Orlando Advanced Pension Conference - February 12-14
- Web Seminars - All year 'round

[www.relius.net/products/seminarspension.asp](http://www.relius.net/products/seminarspension.asp)

## **SUNGARD®**

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