

Just for ERPAs Workshop

Orlando, FL – February 5, 2019

Hard Rock Hotel at Universal Orlando

Empowering
the Financial World



Agenda

- 8:00 - 8:30 a.m. Registration and Coffee/Danish
- 8:30 - 10:10 a.m. **Compensation: Navigating the Maze** (100 min.) - Compensation definitions are a crucial consideration for all types of retirement plans. Whether designing a cross-tested plan, safe harbor 401(k) plan or a traditional 401(k) plan, the decision will impact both contributions and compliance testing. This session will explain the different compensation design options, alternatives for different types of contributions, alternatives for compliance testing, permissible adjustments to the compensation definitions, the plan economics of each choice, and definitions for different qualification rules.
- 10:20 - 11:10 a.m. **Dealing with Participant Loan Defaults** (50 min.) - Unfortunately, participant loan defaults are a common occurrence. When a participant defaults on a loan, the plan must address a host of issues from the ability to "cure" the default to reporting the distribution. This session will address loan basics in addition to how to address common compliance issues and will provide you with a better understanding of how to administer loans properly.
- 11:20 - 12:10 a.m. **Coverage Testing Issues** (50 min.) - Coverage testing is fundamental not only in its own right, but also because it forms the backbone of nondiscrimination testing. And there is so much more to it than just the ratio percentage test. This program takes a detailed look and the nuances of the coverage test.
- 12:10 - 1:10 p.m. Lunch (provided)
- 1:10 - 2:50 p.m. **Ethics - Case Studies on Practical Situations** (100 min.) - Review of core ethical principles and legal requirements for retirement plan practitioners along with case studies illustrating practical effect of rules.
- 3:00 - 3:50 p.m. **Prohibited Transactions – Part 1** (50 min.) - The penalties for engaging in a prohibited transaction can be costly, and in many respects, the risks to practitioners have never been greater. Having a strong understanding of prohibited transaction requirements, sanctions, and exemption is critical to successfully navigating this area and this session will provide an overview of the rules, traps, and correction methods.
- 4:00 - 4:50 p.m. **Prohibited Transactions – Part 2** (50 min.)
- 4:50 p.m. Adjournment

Continuing Education Credits – Total possible hours: $400 \text{ Minutes} \div 50 = 8 \text{ CPE/CE hrs.}^*$
 $400 \text{ Minutes} \div 60 = 6.5 \text{ CE hrs.}^*$

Ethics credits: $100 \text{ Minutes} \div 50 = 2 \text{ CPE/CE hrs.}^*$
 $100 \text{ Minutes} \div 60 = 1.5 \text{ CE hrs.}^*$

*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.