



## Agenda

Thursday, May 16

8:00 - 8:30 a.m. Registration and Continental Breakfast

### General Session

8:30 - 10:10 a.m.

**Keeping Current – Ferenczy, Watson** – Let's start the conference with a complete run-down of the latest and greatest news from the Administration, Congress, the IRS, the DOL, and the courts.

10:10 - 10:30 a.m. Refreshment Break

### Concurrent Sessions

**Grp 1:** 10:30 - 11:45

10:30 a.m. - 5:00 p.m. – Attend **one** topic from each group below.

**1- The Twelve Steps of Handling a Failure – Cohen, Ferenczy** - To err is human, to panic about it is even more human. When mistakes happen, how you initially handle the situation is almost as important as the final outcome. We will discuss the steps and considerations that should be taken when a failure is found, regardless of which party may be at fault.

**2- Why You're Missing Out if Your Client Doesn't Have a DB – McGhie** - Using case studies, let's learn how defined benefit and cash balance plans work, how they're funded, how the discrimination testing is done, pros and cons, and how they can help your clients maximize their tax deferrals.

11:45 - 1:00 p.m. Hosted Luncheon

**Grp 2:** 1:00 - 2:15

**3- The EPCRS Doctor is in the House – Cohen, Ferenczy, McGhie** - Everybody lies. Enjoy this interactive session with an actual DC/DB EPCRS case study with Dr. Ferenczy, Dr. Cohen, and Dr. McGhie. When presented with "facts" from the client, how do you know where the truth lies? What are your next steps?

**4- Volume Discounts: The Pros and Cons of MEPs – Schultz, Watson** - Multiple Employer Plans (MEPs) offer plan sponsors potential administrative and cost advantages over single-employer plans, but DOL guidance regarding "open MEPs" and the IRS's "one bad apple rule" create risks and confusion for TPAs and employers. The President, Congress, and the DOL have all recently weighed in on the potential benefits of, and need for changes to MEPs. This session will review the pros, cons, and possible changes to the MEP landscape.

**Grp 3:** 2:25 - 3:25

**5- Breaking & Entering: Successfully Entering & Staying in the DB Market – McGhie** - It's safe in the harbor of 401(k) plans, but defined benefit and cash balance plans open up real and valuable opportunities particularly for professionals and small business owners. What does it take for a DC shop to transition to doing more DB business? Are there pitfalls we should avoid? Let's discuss how DB work can be your next big opportunity.

**6- Hands Off My Money: Cybersecurity and Account Theft – Cohen, Schultz –**

Phishing, ransomware, social engineering, brute force attacks - con artists and hackers are turning their attention to 401(k) accounts and participant websites, call centers, and third-party administrators are the targets. Plan Administrators and service providers can be liable for loss of assets and personal data. Learn how scammers are trying to access your customers' accounts and what you can do to protect participants and your firm.

3:25 - 3:45 p.m.

Refreshment Break

**Grp 4:** 3:45 - 5:00

**7- The New Ins and Outs of Universal Availability – Watson -** 403(b) universal availability was complex enough with the IRS insisting on deferral notices the law doesn't require. Now, there's a new wrinkle, Once-In-Always-In, which can profoundly change the way 403(b) plans handle employee entry.

**8- Lost and Found: Addressing Missing Participants – Schultz -** The Department of Labor has recently focused on missing participants as a significant area of concern. Plan fiduciaries have a duty to use "reasonable" diligence in locating participants to provide accrued benefits. An overview of the applicable guidance will be followed by a review of the practical issues commonly faced by practitioners.

6:30 p.m.

Barbeque at Ilene's Home – cocktails at 6:30 p.m., dinner at 7 p.m. RSVP on registration form. We encourage carpooling. Shuttle also available, meet in lobby at 5:30 pm.

Friday, May 17

8:00 - 8:30 a.m.

Continental Breakfast

**General Session**

8:30 - 10:10 a.m.

**Code §199A: Qualified Business Income – Watson -** The final regulations are in, and retirement and tax practitioners are wrestling with the new QBI deduction. This session will examine the practical implications of this deduction, with a focus on retirement and business planning.

10:10 - 10:30 a.m.

Refreshment Break

10:30 - 12:10 p.m.

**Back to Basics: Cross Testing by Hand – McGhie, Schultz -** Cross-tested plan designs have offered meaningful advantages to TPAs and employers, but the mechanics of such plans are confusing to many practitioners. Software programs can assist with plan design and perform the required nondiscrimination tests, but such they can only do so much. This session will review the mechanics of cross-testing and highlight strategies for helping plan sponsors to get more from their cross-tested plan designs.

12:10 - 1:20 p.m.

Hosted Luncheon

1:20 - 2:35 p.m.

**Ask the Oracles – Panel –** Bring your tough questions. Our panel will take them on in this session, which sometimes shows there's more than one side to many stories.

2:35 - 2:50 p.m.

Refreshment Break

2:50 - 4:30 p.m.

**Ethics and Professional Responsibility – Ferenczy, Watson –** Derrin and Ilene close the conference with a look at the recent changes to IRS practitioner requirements, coupled with fun (yes, really!) and interactive case studies showing how the rules apply to daily practice. Join the conversation!

4:30 p.m.

Adjourn

Continuing Education Credits: 760 Minutes ÷ 50 = 15 CPE/CE hrs.\*

760 Minutes ÷ 60 = 12.5 CE hrs.\*

Including Ethics credits: 100 Minutes ÷ 50 = 2 CPE/CE hrs.\*

100 Minutes ÷ 60 = 1.5 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.