



Advanced Pension Conference



SUNGARD RELIUS EDUCATION



Hilton Orlando Bonnet Creek
February 17-19, 2010 • Orlando, Florida

DEAR PENSION PROFESSIONAL:

It is an exciting (and stressful) time to be a pension practitioner. The transition to EFAST2 has many 5500 preparers concerned about the marriage of new electronic filing requirements with the reality of dealing with clients at differing levels of expertise. Improvements to IRS correction procedures provide more options or “more decisions” than ever before in dealing with plan errors. Modern plan design options amid a volatile business and investment climate and decreasing contribution limits make it essential that practitioners be informed, aware, and up-to-date.

SunGard’s Relius Education Advanced Pension Conference in Orlando is the perfect way to stay abreast of all that is happening! As always, we have an outstanding panel of experts to share their knowledge and experience. We are keeping our popular mix of general and breakout sessions to let you tailor the program for your practice. This year’s topics include:

- » 5500 electronic filing and Schedule C
- » Plan design: DB/DC combos, safe harbor, and cross-testing
- » Lost participants
- » Restatement pitfalls and perspectives
- » Beneficiary issues
- » 403(b) plans: 2010 and beyond
- » Roth rollovers and the 2010 option year

Ilene Ferenczy and I will open the conference with “Keeping Current,” a session devoted to developments in Congress, the IRS, the DOL, and the courts. “Pension Jeopardy” continues to be a favorite with attendees, as we put our panelists through their paces and expose some of the nuances of the pension rules. Craig Hoffman, who has presided over the conference for many years and is ASPPA’s new general counsel, joins us to provide a Washington Update, so you know what to expect. This year we welcome Bob Kaplan and actuary Kevin Donovan to share their unique and informative insights. As always, we conclude with “Ask the Experts,” with all our expert presenters answering your tough questions.

We are excited to introduce conference attendees to Orlando’s newest resort hotel, the Hilton Orlando Bonnet Creek. Surrounded on three sides by Walt Disney World® Resort, the property should provide an outstanding venue, not only for the conference and networking, but also for family and personal relaxation and fun.

We look forward to seeing you at the conference.

Sincerely,



S. Derrin Watson
Relius Education

P.S. Be sure to sign up now and take advantage of our early registration discount. A multiple attendee discount is also available.

AGENDA

TUESDAY, FEBRUARY 16

5:00PM

Early Registration and Refreshments

WEDNESDAY, FEBRUARY 17

8:00 – 8:30AM

Registration and Continental Breakfast

8:30 – 8:45AM

Welcome and Announcements

Derrin Watson

8:45 – 10:25AM

Keeping Current

Ilene Ferenczy, Derrin Watson

Join Ilene and Derrin for an entertaining opening session that will highlight the latest guidance from Congress, the IRS, the DOL, and the courts. Emphasis will be given to areas not covered elsewhere in the program.

10:25 – 10:45AM

Refreshment Break

10:45AM – 12:00PM

EFAST2 – Understanding the Procedures

Stephen Forbes

- Filing options: Web, IFILE or desktop
- Signing credentials (IREG)
- Filing and transmission procedures
- Attachments and the plan audit
- 5500 and schedule changes
- Correcting filing errors

12:00 – 1:15PM

Hosted Luncheon

1:15 – 5:15PM

Concurrent Sessions

Group I sessions are 75 minutes each. Group II sessions are 60 minutes each. Sign up on the Registration Form to attend two topics from Group I and one from Group II.

1:15 – 2:30PM

Group I

repeated 2:40 – 3:55PM

01. *Plan Restatements and Beyond* – Robert Richter

- Plan submissions
- Handling interim amendments
- Modifications to pre-approved plans
- Special effective dates
- Scrivener errors

02. *Schedule C – Understanding the Changes* – Stephen Forbes, Robert Kaplan

- Changes in the form
- Bundled vs. unbundled providers
- Direct vs. indirect compensation
- Eligible indirect compensation
- Sample completed schedules C

03. *Beneficiary Issues* – Ilene Ferenczy

- When is consent necessary?
- Who can be a beneficiary; default beneficiaries; death of beneficiary before payout; loan responsibility
- Documentation; disclaimer; notices and forms
- Handling competing beneficiary claims; rollover options

04. *403(b) Plans – Where Do We Go from Here?* – Derrin Watson

- New prototype program procedure; IRS sample language
- Can I really terminate? complete distributions; distribution of annuity contracts; distribution of custodial accounts
- Transfer vs. exchange; when do I need an information sharing agreement?
- Adjusting to the new rules

3:55 – 4:15PM

Refreshment Break

4:15 – 5:15PM

Group II: Part 1

repeated on Thursday morning

05. *Solving the Lost Participant Problem* – Robert Richter

- Forfeiture option
- Benefits of the automatic rollover
- Using escheat
- Automatic IRA procedures
- Terminating plan procedures

06. *DB and Cash Balance Plan for DC Practitioners* – Kevin Donovan

- Strategies
- Deduction issues
- Gateway considerations
- Working effectively with an actuary

07. *Cross-Tested and Safe Harbor 401(k) Plan Design* – Stephen Forbes

- Design comparisons
- Combination safe harbor 401(k) and cross-tested plan
- Designing classifications; limitations; deemed 401(k) issue; early eligibility issues; top heavy issues
- Triple stacked match
- Excluding part-time employees in a safe harbor 401(k) cross-tested plan

08. *Ethics: ERPA, Circular 230 and Paid Preparer Penalties* – Robert Kaplan

- Circular 230 issues for enrollees
- How the rules apply to your day-to-day activities
- Penalties that may apply to a paid preparer
- Continuing education and re-enrollment standards

5:15PM

Cocktail Reception

continued on next page

THURSDAY, FEBRUARY 18

8:00 – 8:30AM

Continental Breakfast

8:30AM – 12:30PM

Concurrent Sessions

Group II sessions are 60 minutes each. Group III sessions are 75 minutes each. Sign up on the Registration Form to attend one topic from Group II and two from Group III.

8:30 – 9:30AM

Group II: Part 2

See previous page for Group II session descriptions.

9:30 – 9:50AM

Refreshment Break

9:50 – 11:05AM

Group III

repeated 11:15 – 12:30PM

09. *Cross-Tested and Defined Benefit Plan Strategies – Kevin Donovan*

- Gateway issues
- Design strategies
- Deduction considerations

10. *Roth – Taking Advantage of the New Rules – Derrin Watson*

- Does the 2010 rollover to Roth save money?
- New conversion rules
- Pre-tax rollover: Traditional or Roth IRA?
- The dollars and sense of Roth decisions

11. *Hardship Distribution in Troubled Times – Craig Hoffman*

- Overview – pros and cons
- Hardship distribution
- The “needs” and “necessity” tests
- Documentation for audits
- Other in-service distributions

12. *Did You Notice – Robert Kaplan*

- Common notices and penalties for not providing them
- Notices required upon the participant’s entry into the plan
- Notices required to be given participants on an annual basis
- Recent court cases that involved improper notices

12:30 – 1:40PM

Hosted Luncheon

1:40 – 1:45PM

Announcements

Derrin Watson

1:45 – 3:25PM

Choosing the Most Effective Plan Correction Option

Ilene Ferenczy, Stephen Forbes

- Improper exclusion of employee (profit sharing and match): make-up contribution vs. reallocation
- Failure to implement deferral election: make-up contribution vs. missed deferral calculation
- Failure to withhold loan payment: VCP vs. deemed distribution
- Improper plan entry: retroactive plan amendment vs. return of deferrals vs. VCP
- Failure to provide safe harbor notice

3:25 – 3:45PM

Refreshment Break

3:45 – 5:00PM

Pension Jeopardy

Panel

Join Derrin Watson as he hosts our version of the popular game show. Topical questions will test the knowledge of our expert speakers. This session is not only fun, it also highlights important pension issues in a most memorable way.

FRIDAY, FEBRUARY 19

8:00 – 8:35AM

Continental Breakfast

8:35 – 8:40AM

Announcements

Derrin Watson

8:40 – 9:40AM

Washington Update

Craig Hoffman

- 401(k) fee disclosure – where do we stand?
- Automatic enrollment IRAs – a new mandate from Congress?
- Proposals to prohibit “conflicted” investment advice
- Other items on the agenda for Congress and the agencies

9:40 – 10:00AM

Refreshment Break

10:00AM – 12:00PM

Ask the Experts Workshop

Panel

Get those tough questions answered! Case studies will be used in a wide ranging discussion of the issues currently facing practitioners in the employee benefits area. For maximum benefit from this session, please submit your questions in advance to relius.education@sungard.com.

SPEAKERS

Kevin J. Donovan, CPA, EA, MSPA

Pinnacle Plan Design, LLC
Tucson, AZ

Ilene H. Ferenczy, J.D., CPC, APA

The Law Offices of Ilene H. Ferenczy, LLC
Atlanta, GA
*Recipient of the 2007
ASPPA Educator's Award*

Stephen W. Forbes, J.D., LL.M.

vice president
SunGard Relius
Denver, CO

Craig P. Hoffman, J.D., LL.M., APM

American Society of Pension
Professionals and Actuaries
Jacksonville, FL

Robert M. Kaplan, CFP, CPC, QPA, APA

ING
Thornwood, NY

Robert M. Richter, J.D., LL.M., APM

vice president
SunGard Relius
Jacksonville, FL

S. Derrin Watson, J.D., APM

program moderator
SunGard Relius
Goleta, CA
*Recipient of the 2006
ASPPA Educator's Award*

EVENTS

WIN A WEEKEND GETAWAY

Register by **December 21, 2009**, and you are automatically entered to win a 2-night stay at the Hilton Orlando Bonnet Creek.

EARLY REGISTRATION AND REFRESHMENTS

Tuesday, February 16, 5:00PM
Register early to avoid the Wednesday morning crowd. Light refreshments will be served.

COCKTAIL RECEPTION

Wednesday, February 17, 5:15PM
Join us for a cocktail reception with light hors d'oeuvres.

PRESENTATIONS/DISCUSSIONS

DOCUMENT AND RESTATEMENT MANAGEMENT SERVICES

Wednesday, February 17, 12:00PM

Do you have 300 or more defined contribution plan documents? With our document management service, we can be your "invisible" back office partner for completing your EGTRRA plan document restatements, and/or handling all of your plan maintenance needs including generating new plan document packages, processing plan amendments (both employer-requested and IRS-required), safe harbor notices, and more. Join us for an informal luncheon discussion!

SURVIVAL GUIDE FOR NAVIGATING EFAST2

Wednesday, February 17, 12:00PM

On January 1, 2010, EFAST2 introduced significant changes and a host of new challenges to service providers and plan sponsors filing Form 5500. Now that electronic filing is a requirement, you should be reviewing your processes and procedures, and preparing your staff and clients on what to expect. Your clients will need Internet access, digital credentials, and an understanding of how to file under EFAST2. Join us for lunch and an overview of the Relius products that can help you with this transition.

RELIUS ADMINISTRATION AND 403(b) PROCESSING

Wednesday, February 17, 12:00PM

The deadline to conform to the changing rules and regulations that govern 403(b) plans is no longer a distant worry, it is upon us now. Join us for lunch and an overview of how SunGard's Relius Administration system is uniquely positioned to allow your firm to handle the recordkeeping and administration of these plans, including compliance processing, information sharing agreements, participant Web access with aggregated account information, and much more.

RELIUS DOCUMENTS USER GROUP

Thursday, February 18, 7:30AM

Join our staff to learn about new software functionality, preview projects in design, and discuss future enhancements to the Relius Documents system. Provide feedback, ask questions, and give us your ideas.

RELIUS GOVERNMENT FORMS WEB CLIENT

Thursday, February 18, 12:30PM

Form 5500 must be electronically filed beginning January 2010. Are you and your clients ready? Modifying your existing procedures and routines and helping your clients understand how to collaborate with you electronically are essential to meet the new requirements of the EFAST2 system. SunGard's Relius Government Forms 5500 Web Client is a secure, interactive, online solution that provides you and your clients an efficient and easy way to gather all necessary information and electronically file 5500 forms and schedules. Join us for lunch and see a demonstration of 5500 Web Client, our EFAST2 solution.

Meal is provided for all product presentations/discussions. Seating is limited – RSVP on the Registration Form. For more information about these Relius products, call 800-326-7235, ext. 1100.

CONTINUING PROFESSIONAL EDUCATION

19 hours CPE credit*
based on a 50-minute credit hour

15.5 hours CE/CLE credit*
based on a 60-minute credit hour

SunGard's Relius Education Programs Now Earn Continuing Education Credit for ERPA Designees.

We have entered in to an agreement with the Office of Professional Responsibility, Internal Revenue Service, to meet the requirements of 31 Code of Federal Regulations, section 10.6(g), covering maintenance of attendance records, retention of program outlines, qualifications of instructors, and length of class hours. This agreement does not constitute an endorsement by the Office of Professional Responsibility as to the quality of the program or its contribution to the professional competence of the Enrolled Retirement Plan Agent.

SunGard maintains continuing education (CE) sponsorship status with the Joint Board for the Enrollment of Actuaries, the IRS Enrolled Retirement Plan Agents (ERPA) program, IRS Enrolled Agents program, ASPPA, NASBA, and HRCI for SHRM professionals. Members of these groups may report CE credit directly to the entities. Pre-approval of programs is not required.

SunGard pension seminars and conferences are designed to be acceptable to most other professional organizations for continuing professional education credit, including CFP, the ICB (for CRSP and CFTA), state bar associations, CPA boards, InFRE, and PACE. Members governed by these entities may be required to submit the program to them for approval before reporting their CE credit hours. Contact your governing body for details.

Generally, **program approval requests for Continuing Legal Education (CLE) will be submitted by SunGard for credit in the states where the programs are being conducted.** In other states when possible, SunGard will submit for CLE program approval **when sponsor-only filing is required and only upon request by an attendee.** SunGard needs at least six weeks' notice prior to the program; credit is subject to approval by the appropriate jurisdiction. Attendees will bear CE approval fees in those jurisdictions imposing per attendee fees.

For CLE in states where sponsor filing is NOT required, attendees themselves are responsible for submitting the program for approval, and for program approval fees, as well as fees for reporting CE credit hours, and any other associated 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.



This program has been approved for 15 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.

** Actual credit hours granted may vary. Final decision rests with the governing body. There are no prerequisites or advanced preparation required for this intermediate to advanced level program.*

GENERAL INFORMATION

HILTON ORLANDO BONNET CREEK

**14100 Bonnet Creek Resort Lane
Orlando, FL 32821**

Phone: 407-597-3600

Reservations: 888-353-2013

www.hiltonbonnetcreek.com

Hilton Orlando Bonnet Creek is a new world-class Florida hotel located in a private natural setting on 482 acres and surrounded on

three sides by Walt Disney World® Resort. The Hilton Orlando Bonnet Creek hotel stands adjacent to the first-ever newly built Waldorf Astoria outside of New York. The Hilton features a lagoon-style pool, 18-hole Championship Golf Course designed by Rees Jones, European Spa by Guerlain® and 12 restaurants and bars. The hotel also offers a Kids Club with supervised indoor and outdoor activities to keep your little ones constantly

entertained and complimentary transportation to Disney parks. Plan to extend your stay and bring the whole family!

Room block available until January 18.

The conference room rate is \$219 S/D. Make an online reservation or call 888-353-2013. Identify yourself as a SunGard conference attendee to receive the group rate. The hotel will hold these rooms only until January 18. Please make your reservations early!

ORLANDO 2010 REGISTRATION FORM Copy as needed to register additional persons

THREE WAYS TO REGISTER:

Online: www.sungard.com/reliuseducationresources – Fastest way to register!

Mail/Fax: SunGard • ATTN: Order Processing-Accounting • P.O. Box 47470, Jacksonville, FL 32247 • 904-399-0519 (24 hours a day)

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

WIN A WEEKEND GETAWAY:

Register by December 21, 2009, and you are automatically entered to win a 2-night stay at The Hilton Orlando Bonnet Creek.

REGISTRATION SELECTIONS Early Fee by January 18 • Standard Fee after January 18

Advanced Pension Conference 2010: Early: \$995 Standard: \$1,145 • Multiple Registration Discount: Early: \$945 Standard: \$1,095

Multiple registrations from the same firm:

First registrant pays full fee; each additional attendee deducts \$50. Registrations must be submitted together to receive the discount. No other discounts, coupons, or special offers may be combined with these special prices.

Concurrent Session Selections:

Select 2 topics from each group. See Agenda for topic content.

Group I: 01 02 03 04 Group II: 05 06 07 08 Group III: 09 10 11 12

Optional Events – Wednesday:

Document and Restatement Management Services Survival Guide for Navigating EFAST2 Relius Administration and 403(b) processing

Optional Events – Thursday:

Relius Documents User Group Relius Documents Web Client

CHECK CONTINUING EDUCATION REQUESTED For attendees only*:

ASPPA NIPA ERPA CFP Enrolled Actuary IRS Enrolled Agent Certificate of Attendance
 CLE (attorney) State: _____ CPA (accountant) State: _____ Other: _____

* This does not guarantee credit. See "Continuing Professional Education" section.

REGISTRANT INFORMATION: This is a new address:

Mr. Mrs. Ms. Full Name: _____ Client Account #: _____

Name for Badge: _____ Profession: _____

Firm Name: _____ Shipping Address (no P.O. Boxes): _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____ E-mail: _____

This is the ____ Advanced Pension Conference I've attended.

SHARING CONTACT INFORMATION

By checking this box, you agree to share your detailed contact information with attendees and vendor sponsors of SunGard's Relius Advanced Pension Conference. A copy of the program attendee list **will be available** to you.

By checking this box, you do not agree to share any information with attendees and vendor sponsors of SunGard's Relius Advanced Pension Conference. Consequently, you will not receive a copy of the program attendee list.

How did you hear about this program? Check one:

E-mail: Technical Update Seminar Subscriber Benefitslink Newsletter Relius Newsletter Omni Newsletter

Mail: Flyer Letter Reminder Seminar Schedule Special Offer Campaign 401(k) Wire

Web Site: Relius.net Benefitslink NIPA CE State Board Calling Campaign

Other: Special Offer Campaign Word of Mouth

PAYMENT METHOD Check or credit card information must accompany this form:

Enclosed is a check payable to **SunGard Business Systems, LLC** Please charge: Mastercard VISA American Express

Seminar Discount Code (if any): _____ Conference fee: \$ _____ CT, HI, NM, SD, WV, CN Residents add applicable sales tax: \$ _____

Total Due: \$ _____ Card Number: _____ Exp. Date: _____

Cardholder's Name (please print): _____ Authorizing Signature: _____

Refund policy: All requests must be in writing. Full refund of registration fee less \$100 administration fee will be made for cancellations received at least 10 business days prior to the program. No refund for cancellations received later than 10 business days prior to the program. Conference requests, questions, or concerns may be e-mailed to relius.education@sungard.com.

www.sungard.com/reliuseducationresources

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