



# ASPPA Benefits Council™

South Florida

## It's My Money and I Want It Now!

**Tuesday, June 23, 2009**

8:00 a.m. – 10:30 a.m. Presentation  
with a full breakfast buffet

Sheraton Fort Lauderdale Airport Hotel  
1825 Griffin Road, Dania, FL 33004  
(just E. of I-95 exit)  
Tel.: 954.920.3500

Hotel parking is included  
Bring your parking ticket to the meeting

Qualifies for 2 hours of CE  
credit for ASPPA members.

**RSVP with payment by  
Thursday, June 18, 2009**

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

Bob Kaplan is the Vice President, National Training Consultant for ING. His responsibilities include web cast and live training for ING Retirement Services personnel, as well as members of the TPA and Broker community. He is currently the Chair of the American Society of Pension Professionals and Actuaries (ASPPA's) Government Affairs 401(k) Subcommittee and is a member of the Board of Managers of the American Institute of Retirement Education (AIRE). He has provided testimony before the Treasury Department on 401(k) issues and other retirement plan issues over the past thirty years. In 2009, Bob was presented with NIPA's Lifetime Achievement Award for his contributions to the retirement plan industry.

### Program Description:

Economic turmoil is here and our clients and their participants want answers! We are seeing an increase in hardship withdrawal requests, participant loans and participant and employer bankruptcies. Many of us have been receiving questions from both plan sponsors and participants about these issues. Join Robert M. Kaplan of ING in a discussion of the following:

- Employer Bankruptcy
- Participant Personal Bankruptcy
- Hardship Withdrawals
- Participant Loans - Suspensions; Refinancing; Defaults
- Suspending Safe Harbors
- Plan Termination Issues
- Partial Plan Termination Issues
- This is intended for front-line administrators and senior consultants as these are issues that we are facing daily in this challenging economic environment.

Payment in advance  
ABC Members \$45 & Non - Members \$55

Please complete the reservation form below and send with payment to:  
ASPPA Benefits Council of South Florida, c/o Levy & Associates, 2890 W. State Road 84, Suite 118, Fort Lauderdale, FL 33312  
or fax to 954.449.4340 no later than June 18, 2009. For further information, please call 954-449-7774.

If you are a corporate member of the ABC of South Florida, all associates pay the member rate.

Make checks payable to ABC of South Florida.

Name of Person(s) Attending: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Member of ABC?

Yes  No

Yes  No

Yes  No

**TOTAL AMOUNT ENCLOSED:**

Payment at the door is subject to  
an additional \$5 charge

Company: \_\_\_\_\_

Corporate Member of ABC?  Yes  No

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Email: \_\_\_\_\_

Method of Payment:  Check  American Express  Discover  MasterCard  Visa

Print name as it appears on card: \_\_\_\_\_

Credit Card#: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Signature: \_\_\_\_\_