

AGENDA

SUNDAY, OCTOBER 21, 2018

8AM – 7 PM **REGISTRATION OPEN**

5:40 – 7 PM **EXHIBIT HALL OPEN**

Vendor partners will showcase the essential products and services for plan sponsors and plan practitioners. The exhibit hall is a terrific way to quickly keep abreast of the latest industry developments. The Sunday and Monday evening receptions, breakfast and beverage breaks will all be held in the exhibit hall to give you an opportunity to meet with the exhibitors and sponsors. In addition, the exhibitors will join us for lunches, providing yet another networking opportunity.

10:30 – 11:15 AM **FIRST TIME ATTENDEE ORIENTATION**

Welcome Class of 2018 to your very first ASPPA Annual Conference! Get the most of your conference experience by attending this quick first time attendee orientation. Connect with other first time attendees while we review all of the events the conference has to offer, help you access the mobile app, give you a lay of the land and where the sessions are located and give you tips and tricks for navigating the exhibit hall. We are excited to have you join us!

12 – 12:50 PM **CONCURRENT WORKSHOPS**

Workshop 1: E-Notices in an Increasingly Online World

CE: JBEA Non-Core

Audience: Administration

Today it is less common for an individual to lack access to the internet than it is for them to have access. In such an environment, it is important to keep track of what is or is not allowed by the DOL and/or IRS. In this session we will discuss the ins and outs of electronic notices and signatures.

David C. Schultz, APM, Attorney and Product Manager, FIS Wealth & Retirement

Virginia Krieger Sutton, QKA, QPFC, Consultant, Global Retirement Partners

Facilitator: Kizzy M. Gaul, CPC, QPA, QKA, TGPC, Manager, Regulatory Supervision, Prudential Retirement

Workshop 2: A Primer on Department of Labor Investigations

CE: JBEA Non-Core

Audience: Administration

This session will provide attendees with what they need to know about DOL Investigations, from who is getting targeted to how to resolve an investigation so as to avoid sanctions and/or penalties. Attendees will learn:

- What are the DOL's current enforcement initiatives and who are the primary targets of its investigations;
- What types of compliance issues are the focus of DOL investigation; and
- What strategies are available for resolving compliance issues and avoiding penalties?

Heather Abrigo, APM, Partner, Drinker Biddle & Reath

Nicholas J. White, Director, Trucker Huss, APC

Facilitator: Melissa Terito, Partner, Faulk & Winkler, LLC

Workshop 3: Limiting Your Business Liability

CE: JBEA Non-Core

Audience: Business Owners and Managers

It is impossible to completely eliminate business risk, but you can take steps to limit your business risk and liability. One of the best places to start is to develop internal policies and procedures that sets your exposure to risk at a level that is comfortable for you. During this interactive session, we will discuss several operational issues and how you can limit your business liability related to each:

- Signing authority on takeover documents
- Dealing with Recordkeepers and the endless paperwork involved
- Creating a disaster recovery procedure that can limit business exposure and risk
- Taking steps to ensure your team doesn't expose your business to unnecessary risk

Ilene H. Ferenczy, Esq., CPC, Attorney, Ferenczy Benefits Law Center

Adam C. Pozek, QPA, QKA, CPFA, Partner/ Retirement Plan Consultant, DWC- The 401(k) Experts

Facilitator: Mickie Murphy, QPA, QKA, Senior Manager, Blue Benefits Consulting Inc.

Workshop 4: No Down Time – Hot Topics in the Recordkeeping World – Part I

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

No Down Time-Hot Topics in the Recordkeeping World Workshop(s) explores recent issues, like:

- Market consolidation and other cost drivers such as staying ahead of fraud
- Initiatives with the DOL relating to electronic notices as well as finding missing participants
- Initiatives with the IRS relating to the expansion of self-correction programs

Kimberly E. Funderburg, CPC, QPA, QKA, Managing Director, Internal Control & Risk Management, Charles Schwab & CO., Inc.

W. Frank Porter, QPA, QKA, Assistant Vice-President, FASCore

Facilitator: Margaret A. Younis, CPC, QPA, QKA, TGPC, Senior Consultant, Retirement Plan Design and Consulting Group, Lincoln Financial Group

Workshop 5: A Deeper Dive into the 436 Regulations – Part I

CE: JBEA Core

Audience: Defined Benefit

This two part session will explore the nuances of the 436 regulations. A basic understanding of the 436 regulations is assumed. Attendees will:

- Gain an understanding of Presumed AFTAPS
- Review the timing of amendments and coordination with Sec 436

Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Kelsey H. Mayo, Partner, Poyner & Spruill LLP

Facilitator: Kevin H. Palm, MSPA, Retirement Plan Sales Consultant, Kravitz, Inc., An Ascensus Company

Workshop 6: Mergers, Acquisitions & Spinoffs – A Focus on Defined Benefit Plans

CE: JBEA Core

Audience: Defined Benefit

Defined benefit plans raise unique issues in mergers and acquisitions, from underfunding, successor liability and multiemployer plan withdrawal liability to plan spinoffs, plan terminations, and surplus asset reversions. In this session we will discuss the basics of each of these issues, and the key steps that plan sponsors and their advisors, actuaries, and TPAs should take during due diligence to address these issues, as well as practical moves to make and potential strategies to employ before and after the transaction closes. In addition to the foregoing, attendees will learn:

- What needs to be asked for and why during the due diligence phase of a transaction;
- How and why successor liability can be imposed on a buyer in an asset purchase transaction; and
- What the post-transaction options are for the seller's defined benefit plan.

Claire P. Rowland, Esq., QPA, QKA, Associate, Nixon Peabody LLP

Facilitator: Meredith J. Sesser, Attorney, Brucker & Morra, APC

1:05 – 1:55 PM

CONCURRENT WORKSHOPS

Workshop 7: Taking the Leap – Adding a DB Plan

CE: JBEA Core

Audience: Administration

Do you know when is the right time to consider adding a defined benefit plan for your client? This session will provide insight into identifying prospects and key communication points to ensure a smooth implementation. Attendees will:

- Learn how to identify prospective clients
- Identify key plan provisions that must be coordinated with the DC plan
- Gain an understanding of key communication points on required contributions with the addition of the DB plan.

Miriam G. Matrangola, Esq., QPA, QKA, President, Atlantic Pension Services, Inc.

Karen Smith, MSPA, President, Nova 401(k) Associates

Facilitator: Stephanie L.B. Terry, QPA, QKA, Pension Administrator, Pinnacle Plan Design, LLC

Workshop 8: The Fiduciary Interview

CE: JBEA Non-Core

Audience: Administration

Come and witness a mock DOL interview of a plan fiduciary. The presenters will take on the roles of plan sponsor and DOL investigator, and guide the audience through what is often viewed as the most dreaded aspect of a DOL investigation—the interview. Attendees will learn:

- Why it is so important to approach the interview process fully prepared;
- What types of questions are likely to be asked of plan fiduciaries; and
- How plan fiduciaries should respond to questions and otherwise conduct themselves during an investigation to facilitate a favorable outcome.

Heather Abrigo, APM, Partner, Drinker Biddle & Reath

Nicholas J. White, Director, Trucker Huss, APC

Facilitator: Erin D. Patton, CPC, QPA, QKA, Sr. VP of Plan Services, Alliance Benefit Group of Illinois

Workshop 9: The Ethical Leader: How to Prevent Ethical Problems Before They Happen

CE: JBEA Core, JBEA Ethics

Audience: Business Owners and Managers

What motivates us and our employees? What can you do to prevent ethical problems? This session will reveal the truth about ethical behavior and how we, as leaders, can create an ethical culture. In this session, you will learn how to provide effective leadership in a world where one ethical misstep can create disastrous legal and ethical consequences. Attendees will learn:

- Ways to help managers and employees prevent and mitigate ethical violations.
- How to engage employees to reframe their concepts of identifying ethical issues and learn ways to reduce the risk of behaviors that could to unethical actions.
- How to build a culture of ethical awareness that motivates employees to act ethically – not because they have to, but because they want to.
- Review behavioral issues that prompt unethical actions.
- How to handle unethical clients and the situations they put you in

James C. Paul, Employee Benefits Law Group

Facilitator: Shannon M. Edwards, QPA, QKA, President, TriStar Pension, LLC

Workshop 10: No Down Time – Hot Topics in the Recordkeeping World – Part II

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

No Down Time-Hot Topics in the Recordkeeping World Workshop(s) explores recent issues, like:

- Market consolidation and other cost drivers such as staying ahead of fraud
- Initiatives with the DOL relating to electronic notices as well as finding missing participants
- Initiatives with the IRS relating to the expansion of self-correction programs

Kimberly E. Funderburg, CPC, QPA, QKA, Managing Director, Internal Control & Risk Management, Charles Schwab & CO., Inc.
W. Frank Porter, QPA, QKA, Assistant Vice-President, FAScore
Facilitator: Margaret A. Younis, CPC, QPA, QKA, TGPC, Senior Consultant, Retirement Plan Design and Consulting Group, Lincoln Financial Group

Workshop 11: A Deeper Dive into the 436 Regulations – Part II

CE: JBEA Core

Audience: Defined Benefit

This two part session will explore the nuances of the 436 regulations. A basic understanding of the 436 regulations is assumed.

Kelsey H. Mayo, Partner, Poyner & Spruill LLP

Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Facilitator: Kevin H. Palm, MSPA, Retirement Plan Sales Consultant, Kravitz, Inc., An Ascensus Company

Workshop 12: Miscellaneous DB Topics

CE: JBEA Core

Audience: Defined Benefit

Some topics are too good to be missed but may not fill an entire workshop. Here you will have a chance to discuss these miscellaneous items. Potential topics include PBGC coverage, RMDs, Accrual Rules, MASD's and more!

David J. Kupstas, MSPA, Actuary, Actuarial Consulting Group, Inc.

Facilitator: Virginia C. Wentz, FSPA, CPC, Director of Actuarial Services, Mandmarblestone Group, LLC

1:55 – 2:10 PM

BEVERAGE BREAK

2:10 – 3 PM

CONCURRENT WORKSHOPS

Workshop 13: Ethics – Doing What's Right Even When it's Tough

CE: JBEA Core, JBEA Ethics

Audience: Administration

In the retirement profession, we are making decisions and providing guidance that has significant impact on the retirement income for individuals. As a result, we must maintain the highest of ethical standards. This session will cover the ASPPA Code of Professional Conduct and help you gain a better understanding of ethical issues surrounding our industry.

Alison J. Cohen, CPC, QPA, Partner, Ferenczy Benefits Law Center

Virginia Krieger Sutton, QKA, QPFC, Consultant, Global Retirement Partners

Facilitator: Tyler Wilson, QPA, QKA, Team leader/ Retirement Plan Consultant, DWC – The 401(k) Experts

Workshop 14: Mergers and Acquisitions – Tips, Tricks, and Traps

CE: JBEA Non-Core

Audience: Administration

Mergers and Acquisitions can be a tricky business; especially when one or more retirement plans are involved. In this session we will discuss some of the traps of which you should be aware as well as several tips for handling these types of transactions. Attendees will:

- Identify the different types of merger and acquisition transactions that can be utilized and examples of each kind.
- Create and utilize plan checklists to help clients work through a merger and acquisition.
- Identify the post-transaction transition options for a seller's plan and the pros and cons of each.

William C. Presson, QPA, QKA, COO, Economic Pension AL

Claire P. Rowland, Esq, QPA, QKA, Associate, Nixon Peabody LLP

Facilitator: Ellen S. Pozek, Team Leader/Retirement Plan Consultant, DWC- The 401(k) Experts

Workshop 15: Cyber and Data Security Considerations for the Business Owners and Manager

CE: JBEA Non-Core

Audience: Business Owners and Managers

Small businesses are particularly susceptible to cyber and data attacks. Your business is at risk and you need to be prepared to prevent cyber and data attacks. By learning about several cybersecurity basics, you can better prepare your business for data and cyber-attacks. During this session, attendees will discuss:

- Managing platform logins for new and departing employees
- Verifying signatures on participant requests
- Identifying who at a plan sponsor's office is authorized to do what with respect to the plan
- Training your employees on cybersecurity best practices

Joe Lazzarotti, Attorney, Jackson Lewis

Facilitator: James J. McKinney, IV, CPC, QPA, QKA, Chief Operations Officer, Retirement Strategies, Inc.

Workshop 16: Getting the Attention of your Participants

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

In today's world of digital and social engagement, presents opportunities and challenges of capturing and holding the attention of your participants. This discussion will share strategies and experiences around informing, engaging, and retaining participant engagement across the lifecycle.

Shelia Reed, Chief Marketing Officer, Aspire Financial Services

Facilitator: Kirsten L. Curry, Esq., President, Leading Retirement Solutions

Workshop 17: Ethics for Actuaries

CE: JBEA Core, JBEA Ethics

Audience: Defined Benefit

Actuaries may face difficult scenarios that test their professionalism and at times their ethics. Drawing on real life scenarios, this session will focus on ethical dilemmas related to actuarial practice. Together we will discuss the issues at hand and the best practices for resolution. Attendees will:

- Apply appropriate business ethics to previous and potential lessons.
- Interact with other professionals to hear additional perspectives on ethical challenges.
- Discuss best practices for demonstrating professionalism, courtesy, and respect.

Angela Barclay, MSPA, Enrolled Actuary, Pension Benefits Unlimited, Inc.

Lynn M. Young, MSPA, Partner, Pinnacle Plan Design, LLC

Facilitator: Justin Bonestroo, MSPA, CPC, QPA, QKA, CPFA, Senior Vice President, CBIZ

Workshop 18: The Challenges of Takeovers

CE: JBEA Core

Audience: Defined Benefit

Many TPAs work with actuaries outside their firm to service defined benefits plans. This session will focus on the understanding the nuances of taking over the administration of an existing defined benefit plan. Attendees will:

- Gain an understanding of the requirements of the actuary to takeover a defined benefit plan
- Learn what information is needed to ensure a smooth transition

Mary Ann Rocco, MSPA, Owner, Mary Ann Rocco, Consulting Actuary

Facilitator: Sheri L. Alsguth, MSPA, CPC, QPFC, Consulting Actuary, Pinnacle Plan Design, LLC

3:15 – 4:05 PM

CONCURRENT WORKSHOPS

Workshop 19: Myth Busting in 401(k) Plan Design – The Good, The Bad, The Ugly

CE: JBEA Non-Core

Audience: Administration

This will be an audience driven session, with live polling and a high level of participant interaction. Tighten your bootstraps and prepare to get involved as we discuss various myths and misconceptions surrounding 401(k) plan design.

Kizzy M. Gaul, CPC, QPA, QKA, TGPC, Manager, Regulatory Supervision, Prudential Retirement

Miriam G. Matrangola, Esq., QPA, QKA, President, Atlantic Pension Services, Inc.

Facilitator: Justin Bonestroo, MSPA, CPC, QPA, QKA, CPFA, Senior Vice President, CBIZ

Workshop 20: Fiduciary Considerations for TPAs

CE: JBEA Non-Core

Audience: Administration

In a world in which the fiduciary rule is in effect, TPAs are more and more frequently finding themselves covering fiduciary services. This session will cover the potential benefit and detriment to TPAs offering these services.

James C. Paul, Employee Benefits Law Group

David C. Schultz, APM, Attorney and Product Manager, FIS Wealth & Retirement

Facilitator: Mickie Murphy, QPA, QKA, Senior Manager, Blue Benefits Consulting Inc.

Workshop 21: Evaluating a New Service Line – 3(16) Point and Counterpoint

CE: JBEA Non-Core

Audience: Business Owners and Managers

Recently many TPAs have considered adding a new service line and becoming a 3(16) Plan Administrator. During this exciting session, we will hear from one TPA who will argue in favor of providing this service, while another TPA will provide a counterpoint. Attendees will learn:

- Reasons in favor of offering 3(16) Plan Administrator services.
- Reasons to avoid offering 3(16) Plan Administrator services.
- Is there a viable market for 3(16) Plan Administrator services?
- What are consumers asking for in the market?
- If you do not provide every service, what limitations are made?

Eric C. Droblyen, CPC, QPA, President & CEO, Employee Fiduciary

Russell J. Hooker, QKA, Executive Vice President, Nova 401(k) Associates

Facilitator: Jimmy C. Hallberg, QPA, QKA, Pension Analyst, Retirement Plan Services, Inc.

Workshop 22: The Computer Wore Tennis Shoes – Issues in Cybersecurity and Artificial Intelligence

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

Robo-Advisors are just the tip of the iceberg with respect to technology in the retirement industry. This session will explore the technology behind recordkeeping solutions and ways that we are keeping information safe. As technology evolves, so do the needs and resources available to the recordkeeping marketplace.

Joe Lazzarotti, Attorney, Jackson Lewis

Facilitator: Lisa A. Showalter, CPC, QPA, QKA, Director of Business Development, Markley Actuarial, A Division of The Retirement Advantage

Workshop 23: An Advanced Look at the ASOP's

CE: JBEA Core

Audience: Defined Benefit

All actuaries must have a working knowledge of the Actuarial Standards of Practice. This session will cover ASOP's relevant to your everyday practice, including practical applications and recent or proposed updates. Attendees will:

- Gain a broader understanding of the current ASOP's and their applicability in practice.

- Learn about ASOP 51 and the assessment and disclosure of risk.

David J. Kupstas, MSPA, Actuary, Actuarial Consulting Group, Inc.

Facilitator: Virginia C. Wentz, FSPA, CPC, Director of Actuarial Services, Mandmarblestone Group, LLC

Workshop 24: Government Plans

CE: JBEA Core

Audience: Defined Benefit

This session will explore the unique issues confronted by governmental plans other than 403(b) and 457 plans. Although governmental plans are generally not subject to ERISA, there are many requirements that must be addressed by these plans. Attendees will:

- Review the definition of a governmental entity.
- Gain an understanding of the sections of the Internal Revenue Code that apply to governmental plans.
- Identify state law issues.
- Identify issues unique to governmental plans.

William G. Karbon, MSPA, CPC, QPA, Executive Vice President & Director of Compliance, CBIZ

Facilitator: John R. Markley, FSPA, CPC, CEO, Markley Actuarial, A Division of The Retirement Advantage

4:20 – 5:10 PM

OPENING GENERAL SESSION 1: ARA AND ASPPA BUSINESS MEETINGS

Come celebrate the achievements of the ARA and ASPPA! Scott Hayes, ARA President, and Adam Pozek, ASPPA President, will provide a year in review, incoming at-large members of the 2019 ARA Board of Directors and ASPPA Leadership Council will be presented to the membership, and an awards presentation will take place. The Washington Update session will begin immediately following, so come get your seats early!

5:10 – 6 PM

GENERAL SESSION 2: WASHINGTON UPDATE

CE: JBEA Non-Core

Developments in Washington continue to have a significant impact on retirement plans. Take this opportunity to become in-the-know on recent legal and regulatory developments and discover what may be lurking on the legislative horizon.

Douglas Fisher, Director of Retirement Policy, American Retirement Association

Brian H. Graff, Esq., APM, Executive Director/CEO, American Retirement Association

Craig P. Hoffman, Esq., APM, General Counsel, American Retirement Association

Martin L. Pippins, MSPA, Executive Director, ACOPA and Director of Regulatory Practice, American Retirement Association, Arlington, VA

6 – 7:30 PM

PRESIDENT'S WELCOME RECEPTION IN THE EXHIBIT HALL

Join us for the Opening President's Welcome Reception to kick off the #ASPPA18! Attendees will meet and mingle with other conference participants and event partners in the exhibit hall. Guest tickets are available for \$100.

MONDAY, OCTOBER 22, 2018

7 AM – 6 PM

REGISTRATION OPEN

7 AM – 5:20 PM

EXHIBIT HALL OPEN

7 – 8 AM

BREAKFAST IN THE EXHIBIT HALL

7 – 7:50 AM

Transamerica Breakfast Session: The Impact of Employee Health on Business Success

Good health is expensive. Chronic illness costs far more. Employee health-related expenditures are expected to continue to outpace inflation for the foreseeable future. Since net profits indicate the overall vitality of any business, those activities which reduce the aggregate economic burden related to employee health may further bolster the company's success. Employers should adopt best practices when designing workplace wellness programs. Incremental improvements in workforce health can translate into immediate and enduring financial rewards for business owners and their employees. This presentation emphasizes how a healthy workforce generates enhanced productivity and reduces direct and indirect operational costs to any business.

Bill Lloyd, MD, FACS, Health Director, Transamerica Advanced Markets

8 – 8:50 AM

CONCURRENT WORKSHOPS

Workshop 25: Litigation Trends in Retirement Plan

CE: JBEA Non-Core

Audience: Administration

Increasingly, retirement plan sponsors, fiduciaries and their advisers are being sued as more plaintiff's lawyers learn how to file ERISA lawsuits. This session will focus on the latest developments in litigation affecting retirement plans. Emerging issues and what to look for in the future will also be discussed.

Joseph C. Faucher, Attorney, Trucker Huss, APC

Facilitator: Ilene H. Ferenczy, Esq., CPC, Attorney, Ferenczy Benefits Law Center

Workshop 26: Your Friend the CPA – How to Work Efficiently with the Plan's Independent Auditor

CE: JBEA Non-Core

Audience: Administration

Large retirement plans, i.e., those with 100 or more participants, must engage a CPA to perform an independent audit each year. The DOL has been working to improve the quality of those audits which has resulted in the AICPA proposing new standards. It is more important than ever to have an effective and efficient process to accomplish this task. In this session, CPA Maria Hurd will explain how the audit process should work, the needs and goals of the auditor and how to work together to get the job done.

Maria T. Hurd, Director-Retirement Plan Audit Services, Belfint Lyons & Shuman, PA

Facilitator: Wendy C. Frame, QPA, Third Party Administrator, Lurie, LLP

Workshop 27: S/He Did What? How You Can Prevent Sexual Harassment in Your Firm

CE: JBEA Non-Core

Audience: Business Owners and Managers

As a result of the high-profile cases of sexual harassment, it is hard for any business leader to deny the severity and persistence of sexual harassment. And no industry is immune. Yet likely you would be surprised the litigation cases that have negatively affected businesses like yours! In this session, you will learn how to be proactive in addressing and reducing sexual harassment in the workplace. This session will:

- Educate owners and managers on recent legal cases that resulted in massive financial and reputation consequences for businesses.
- Breakdown "bad conduct" into different categories and discuss behaviors that may or may not be okay depending on the circumstances.

- Explore how management should respond to complaints as well as to sexually harassing conduct which they see, hear or of which they otherwise become aware, even in the absence of a complaint.
- Review practices to prevent harassment and protect your firm.

Abbe M. Goncharsky, Attorney, Abbe M. Goncharsky, PLLC

Facilitator: Shannon M. Edwards, QPA, QKA, President, TriStar Pension, LLC

Workshop 28: Incorporating HSAs into Recordkeeping Services

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

As Health Savings Accounts (HSAs) are adopted as part of a High Deductible Health Plan (HDHP) they are becoming another investment aspect of retirement planning. This session will provide an overview of how these accounts are being utilized to supplement retirement savings, inclusion in GAP analysis, reporting and investment strategies.

Gregory Fowler, QPA, QKA, CPFA, Vice President, Partner Services, HealthEquity

Facilitator: Mickie Murphy, QPA, QKA, Senior Manager, Blue Benefits Consulting Inc.

Workshop 29: 415 Limits and the Impact of the Interest Crediting Rate

CE: JBEA Core

Audience: Defined Benefit

Defined Benefit plans are subject to maximum benefit limits under 415. This session will take a close look at these limits as they apply in practice. The focus will be on strategies for maximization as well as the impact of the interest crediting rate in Cash Balance Plans.

Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Facilitator: Andrew T. Behnke, MSPA, Actuary, Midwest Pension Actuaries, Inc.

Workshop 30: DB EPCRS

CE: JBEA Core

Audience: Defined Benefit

This session will take a close look at how EPCRS covers defined benefit issues, including certain rules that are only applicable to DB plans. Through real life case studies and examples you will learn about the self-correction and VCP submission process. Some of the more common plan errors and corrections will be highlighted. Participants are encouraged to bring their own real life experiences to add to the discussion. Attendees will:

- Gain an understanding of the self-correction and VCP Submission process.
- Learn how to correct common errors (including but not limited to): overpayments, lump sums paid during a benefit restriction period, improperly included or excluded employees, and impermissible distributions to the top 25 HCE's.

Kelsey H. Mayo, Partner, Poyner & Spruill LLP

Facilitator: Lynn M. Young, MSPA, Partner, Pinnacle Plan Design, LLC

9:05 – 11:05 AM

GENERAL SESSION 3: CURRENT EVENTS

CE: JBEA Non-Core

Strategy merges with current events of today's retirement plan world. You won't want to miss this fast paced, must-see "edutainment" session as we answer your most pressing questions!

Show #1: Justin Bonestroo, Alison Cohen, Sue Diehl, Kizzy Gaul, Kelsey Mayo, J.J. McKinney, Adam Pozek, Mary Ann Rocco and Sal Tripodi

Show #2: Heather Abrigo, Kevin Donovan, Shannon Edwards, Brian Furgala, Craig Hoffman, Russ Hooker, Frank Porter, Meredith Sesser and Virginia Sutton

11:05 – 11:35 AM

BEVERAGE BREAK IN THE EXHIBIT HALL

11:35 AM – 12:25 PM
CONCURRENT WORKSHOPS

Workshop 31: Hide and Seek, What to Do About Missing Participants

CE: JBEA Non-Core

Audience: Administration

An ongoing challenge for plan sponsors is keeping up with participants who have terminated employment and “gone missing.” The Department of Labor has an ongoing enforcement project focused on potential fiduciary violations in this area. It isn’t always clear, however, what exactly a plan fiduciary is supposed to do. This session will focus on who qualifies as a “missing participant” and best practices in dealing with them. Also to be covered are the latest search techniques and options to cash-out participants who can’t be located as well as the focus of the DOL’s enforcement activities.

Maria T. Hurd, Director-Retirement Plan Audit Services, Belfint Lyons & Shuman, PA

David N. Levine, Principal, Groom Law Group Chartered

Facilitator: Tyler Wilson, QPA, QKA, Team leader/ Retirement Plan Consultant, DWC – The 401(k) Experts

Workshop 32: Davis-Bacon/Prevailing Wage Plans – A Primer

CE: JBEA Non-Core

Audience: Administration

The Davis Bacon Act requires entities contracting with the federal government for construction work to pay a “prevailing wage”, which can include contributions to a qualified retirement plan if certain requirements are met. Similar rules apply under the laws of various states. This session will provide an overview of how these rules work, the best plan designs, and the potential benefits to the plan sponsor.

Justin Bonestroo, MSPA, CPC, QPA, QKA, CPFA, Senior Vice President, CBIZ

Richard A. Hochman, Esq., APM, Director, Retirement Plan Consulting Services, Actuarial Systems Corporation

Facilitator: Kizzy M. Gaul, CPC, QPA, QKA, TGPC, Manager, Regulatory Supervision, Prudential Retirement

Workshop 33: HR Hot Topics and Legal Updates Relevant to the TPA Business Owner

CE: JBEA Non-Core

Audience: Business Owners and Managers

To be a successful business owner, you must master the art of juggling. Human resource management is likely one of the balls you are juggling and is also likely one of the more complex areas of management. Our employees are among our greatest assets. It can be easy for business owners to sometimes unintentionally ignore the human resources side of business when things are running smoothly. However, doing so can lead to costly (litigation) mistakes that could have serious consequences for you and your business. During this session, you will learn about employment law and HR Hot Topics that affect your business. This session will cover relevant HR related topics including:

- Employee classifications: correctly identifying exempt versus nonexempt classifications and the dangers of getting this wrong.
- Employment law considerations surrounding a remote work staff.
- Things to evaluate when making employment offers
- Employee handbook considerations and considerations when developing a social media strategy
- Current trends around employment law

Abbe M. Goncharsky, Attorney, Abbe M. Goncharsky, PLLC

Facilitator: Amanda R. Iverson, APM, COO, Pinnacle Plan Design, LLC

Workshop 34: Women in Recordkeeping

Audience: Recordkeepers & Recordkeeping Partners

As you look around the landscape of the recordkeeping environment, women make up a significant number in the workplace. During this session we will discuss attraction, development, retention and promotion of women within the Recordkeeping Marketplace.

Kara Ardis, Charles Schwab

Shelia Reed, Chief Marketing Officer, Aspire Financial Services

Facilitator: Kirsten L. Curry, Esq., President, Leading Retirement Solutions

Workshop 35: Actuarial Challenges – Lessons Learned from the Trenches

CE: JBEA Core

Audience: Defined Benefit

Join your colleagues for a discussion of recent hot button topics. This is an audience participation workshop where you bring your questions and we all work together to discover possible answers, alternatives, and solutions. Attendees will:

- Identify the actuarial issues presented by your colleagues.
- Assess the most appropriate action for resolution.
- Analyze the issues presented and describe the options to address them.

Lawrence Deutsch, FSPA, President Larry Deutsch Enterprises

Mary Ann Rocco, MSPA, Owner, Mary Ann Rocco, Consulting Actuary

Facilitator: Stephanie L.B. Terry, QPA, QKA, Pension Administrator, Pinnacle Plan Design, LLC

Workshop 36: DB Funding: Given the Min/Max Range, What do you Recommend?

CE: JBEA Core

Audience: Defined Benefit

The actuary has provided you with a min/max funding range for the DB plan, but what amount should you recommend to your client? This session will focus on the meaning of the min/max funding range and the appropriate funding level in various situations. Attendees will:

- Gain a broader understanding of the defined benefit contribution range.
- Learn about consulting issues to discuss with your actuary to avoid issues down the road.

Shannon M. Edwards, QPA, QKA, President, TriStar Pension, LLC

Lynn M. Young, MSPA, Partner, Pinnacle Plan Design, LLC

Facilitator: Lorraine Dorsa, MSPA, Actuary, Aegis Pension Services, Inc.

12:25 – 2 PM

LUNCH IN THE EXHIBIT HALL

2 – 2:50 PM

CONCURRENT WORKSHOPS

Workshop 37: The Tax Cuts and Jobs Act of 2017 – What Does it Really Mean for Retirement Plans - Part I

CE: JBEA Non-Core

Audience: Administration

These two sessions will focus on new Section 199A, the new deduction for pass-through entities with "Qualified Business Income (QBI)". Part I will focus on the QBI deduction itself including how phase outs work and the special rules for "specified service trades or businesses." Attendees will learn:

- Who is eligible for the new QBI deduction
- How the phase-outs work for specified services and non-specified services
- How the QBI deduction and phase-outs work for various entity types
- What is a specified service

Kevin J. Donovan, FSPA, President, Pinnacle Plan Design, LLC

Facilitator: Julene Christie, QKA, QPA, Consultant, Pinnacle Pension Services, Inc.

Workshop 38: Controlled Groups and Affiliated Service Groups – A Case Study – Part I

CE: JBEA Non-Core

Audience: Administration

Controlled groups and affiliated service groups have the potential to be an "exciting" and complex component in a retirement plan. Who owns what? When does that matter? Does family attribution have an impact? How do you treat multiple plans in a related group of employers? In these two back-to-back sessions, we are going to take a look at several case studies of real life and hypothetical scenarios surround the determination and implementation of controlled groups and affiliated service groups.

Brian K. Furgala, Esq., CPC, QPA, Director of ERISA Services, Wolters Kluwer

Jen Swets, QPA, QKA, Partner / Retirement Plan Consultant, DWC- The 401(k) Experts

Facilitator: Vincent Bocchinfuso, CPC, QKA, QPA, Senior Compliance Officer, Benetrends Financial

Workshop 39: Business Metrics That Help You Measure Business Success – Part I: The Overview

CE: JBEA Non-Core

Audience: Business Owners and Managers

Every firm will have different elements of success, but developing a roadmap and reasonable business metrics will help everyone evaluate their firm success. We will evaluate the many ingredients of your company's success such as financial metrics, growth trends, and employee retention and engagement metrics. This session will provide the knowledge and understanding to begin implementing practical, measurable, implementation techniques to your individual work environments. You will learn specific, measurable, attainable, relevant and timely methods for tracking and communicating business results. We will discuss:

- How to develop, track, and implement key business objectives.
- How to set behavioral expectations and evaluate performance.
- How to measure success using various business metrics.

Amanda R. Iverson, APM, COO, Pinnacle Plan Design, LLC

Facilitator: Wendy C. Frame, QPA, Third Party Administrator, Lurie, LLP

Workshop 40: Participant Level Operational Realities – Part I

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

- Participant Experience
 - Enrollment experience (on-line enrollment/virtual/paper)
 - Web Experience - Research supports the importance of online interactions
 - Establishing web profile – Discuss how on-line applications help to protect participant information/prevent fraud
 - Education materials – What do record keepers need to support participants prior to enrollment, during the accumulation period and nearing retirement? Recordkeepers must provide a holistic education to participant throughout their retirement plan experience
 - Transactional capabilities (both online and in a call center environment)
 - e-delivery of notices
- GAP analysis issues
 - Where does the record keeper see gaps or opportunities for improvement?
 - How can we mitigate gaps?

Wendy Shaw, Vice President, Retirement Plan Operations, Nationwide Financial

Facilitator: Brian P. Olson, QKA, Vice President, DST Retirement Solutions

Workshop 41: The Ins and Outs of Cash Balance Plans – Part I

CE: JBEA Core

Audience: Defined Benefit

You may be familiar with Cash Balance plans, but are you an expert? Assuming general knowledge, this session will take a close look at the intricacies and nuances of Cash Balance Plans.

Andrew W. Ferguson, MSPA, Actuary, Altman & Cronin Benefit Consultants, LLC
Facilitator: Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Workshop 42: ASC 715 – The Basics

CE: JBEA Non-Core

Audience: Defined Benefit

This first session of two will be a primer on ASC 715, calculations and assumptions to consider. Attendees will:

- Gain an understanding of the components of the Net Periodic Pension Cost.
- Identify key assumptions to consider in the development of the costs.

William G. Karbon, MSPA, CPC, QPA, Executive Vice President & Director of Compliance, CBIZ

Facilitator: Lee James, MSPA, Lead Actuary, July Business Services

2:50 – 3:20 PM

BEVERAGE BREAK IN THE EXHIBIT HALL

3:20 – 4:10 PM

CONCURRENT WORKSHOPS

Workshop 43: The Tax Cuts and Jobs Act of 2017 – What does it Really Mean for Retirement Plans – Part II

CE: JBEA Non-Core

Audience: Administration

These two sessions will focus on new Section 199A, the new deduction for pass-through entities with "Qualified Business Income (QBI)". Part II will focus on how the deduction influences retirement plan decisions including how certain employers receive effective deductions of more than 100% for their retirement plan contributions. Attendees will learn:

- Which taxpayers can supercharge their retirement plan deduction by avoiding the phase-out and "reclaiming" their QBI deduction
- Which taxpayers should refocus their retirement dollars to ROTH arrangements due to the QBI deduction
- Which taxpayers are unaffected by the QBI deduction

Kevin J. Donovan, FSPA, President, Pinnacle Plan Design, LLC

Facilitator: Julene Christie, QKA, QPA, Consultant, Pinnacle Pension Services, Inc.

Workshop 44: Controlled Groups and Affiliated Service Groups – A Case Study – Part II

CE: JBEA Non-Core

Audience: Administration

Brian K. Furgala, Esq., CPC, QPA, Director of ERISA Services, Wolters Kluwer

Jen Swets, QPA, QKA, Partner / Retirement Plan Consultant, DWC- The 401(k) Experts

Facilitator: Vincent Bocchinfuso, CPC, QKA, QPA, Senior Compliance Officer, Benetrends Financial

Workshop 45: Business Metrics That Help You Measure & Manage Business Success – Part II: The Deep Dive Peer-to-Peer Session

CE: JBEA Non-Core

Audience: Business Owners and Managers

This session is a continuation of the business metrics part I. During this interactive hands-on session, attendees will work through case studies with peers in a roundtable setting to develop useful business metrics that the business owners and managers can use in their own companies.

Amanda R. Iverson, APM, COO, Pinnacle Plan Design, LLC

Workshop 46: Participant Level Operational Realities – Part II

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners
Wendy Shaw, Vice President, Retirement Plan Operations, Nationwide Financial
Facilitator: Brian P. Olson, QKA, Vice President, DST Retirement Solutions

Workshop 47: The Ins and Outs of Cash Balance Plans – Part II

CE: JBEA Core

Audience: Defined Benefit
Andrew W. Ferguson, MSPA, Actuary, Altman & Cronin Benefit Consultants, LLC
Facilitator: Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Workshop 48: ASC 715 – The Changes

CE: JBEA Non-Core

Audience: Defined Benefit

This second session of two will focus on the changes to standards to improve the presentation of the the Net Periodic Pension Cost. Attendees will gain an understanding of the new rules and implementation deadlines. Attendees will:

- Understand the new implementation deadlines
- Gain an understanding of the changes to the disclosure requirements
- Learn how the new mortality tables will impact your disclosures

William G. Karbon, MSPA, CPC, QPA, Executive Vice President & Director of Compliance, CBIZ
Facilitator: Lee James, MSPA, Lead Actuary, July Business Services

4:25 – 5:15 PM

CONCURRENT WORKSHOPS

Workshop 49: HSA 101 – The Ins and Outs of Health Savings Accounts

CE: JBEA Non-Core

Audience: Administration

Health Savings Accounts (HSAs) adopted as part of a High Deductible Health Plan (HDHP) are becoming increasingly popular with both employers and employees. There are many tax advantages to these arrangements for both paying current health care costs but also in retirement. This session will provide an overview of how these arrangements work, the potential tax benefits and how they fit into retirement planning.

Gregory Fowler, QPA, QKA, CPFA, Vice President, Partner Services, HealthEquity
Facilitator: Melissa Terito, Partner, Faulk & Winkler, LLC

Workshop 50: You Can't Make This Up – Unbelievable Mistakes Found in Retirement Plans

CE: JBEA Non-Core

Audience: Administration

It is not uncommon to find crazy errors in a retirement plan. Whether they be written into the plan document, caused by non-discrimination testing, or on the form 5500. This session will be a roundtable discussion on identifying, correcting, and working through some of the more unbelievable mistakes found in retirement plans.

Kizzy M. Gaul, CPC, QPA, QKA, TGPC, Manager, Regulatory Supervision, Prudential Retirement
James J. McKinney, IV, CPC, QPA, QKA, Chief Operations Officer, Retirement Strategies, Inc.
Facilitator: Todd A. Wetzel, Partner, McGregor & Associates, Inc.

Workshop 51: Using Professional Service Providers to Grow and Manage Your Business Hiring Outside Service Provider

CE: JBEA Non-Core

Audience: Business Owners and Managers

From developing a new marketing plan, to reviewing your annual budget, to addressing personnel issues, business leaders are often required to wear many hats. There are, often times when a business leader

must use outside service providers to manage their business operations. Highly technical matters such as employment law, accounting, marketing, and website development are often best handled by an outside technical expert. During this session we will discuss the process of hiring outside providers. We will focus on:

- Determining which services your business needs to outsource
- Where and how to find the expert
- Things to consider when hiring an outside consulting firm such as the contract
- When it is time to cut the cord with an existing outside service provider

Kirsten L. Curry, Esq., President, Leading Retirement Solutions

Shannon M. Edwards, QPA, QKA, President, TriStar Pension, LLC

Adam C. Pozek, QPA, QKA, CPFA, Partner/ Retirement Plan Consultant, DWC- The 401(k) Experts

Facilitator: Natalie R.E. Wyatt, QKA, QPFC, Vice President, Business Development. Innovest

Workshop 52: Ethics in Recordkeeping

Audience: Recordkeepers & Recordkeeping Partners

Recordkeeping has its own set of ethical dilemmas. Join in on the discussion to address issues that arise in day to day functions of recordkeeping, considerations that need to be made and real life examples.

Robert M. Kaplan, CPC, QPA, Director of Technical Education, American Retirement Association

Facilitator: Rodney W. Stortenbecker, CPC, QPA, AVP, Compliance, Lincoln Financial Group

Workshop 53: DB Regulatory Update

CE: JBEA Core

Audience: Defined Benefit

This session will provide an overview of the new legislation and recent IRS/Treasury guidance impacting defined benefit plans. Attendees will:

- Identify recent guidance that has been released by the IRS and Treasury.
- Demonstrate how these changes will have an impact to your practice.

Thomas J. Finnegan, FSPA, CPC, QPA, Executive VP, CBIZ Savitz

Martin L. Pippins, MSPA, Executive Director, ACOPA & Director of Regulatory Policy, American Retirement Association

Facilitator: Andrew C. Forgrave, MSPA, Actuary, Pinnacle Plan Design, LLC

Workshop 54: From the Sale to Implementation of a Combo Plan – What Went Wrong?

CE: JBEA Core

Audience: Defined Benefit

Have you ever looked back on a sale and thought how did that happen? The speaker in this session will share their experiences on sales that have gone wrong and what could have been done differently.

Justin Bonestroo, MSPA, CPC, QPA, QKA, CPFA, Senior Vice President, CBIZ

Facilitator: Kevin J. Donovan, FSPA, President, Pinnacle Plan Design, LLC

MONDAY NIGHT – OPEN EVENING

Check out our DC Experiences for optional activities.

National Harbor is not so much a destination as it is an experience. Immerse yourself in the sights, scents, and sounds of this unique waterfront wonderland. Stroll the riverside streets, ride The Capital Wheel, play at the new MGM National Harbor, shop at Tanger Outlets or dine at any of the more than 40 dining spots. Visit www.nationalharbor.com to plan your visit!

7 PM

ARA PAC Dinner

By invite only to President's and Executives Club members

TUESDAY, OCTOBER 23, 2018

7 AM – 5:30 PM
REGISTRATION OPEN

7 AM – 3:05 PM
EXHIBIT HALL OPEN

7 – 8 AM
BREAKFAST IN THE EXHIBIT HALL

7 – 7:50 AM

John Hancock Retirement Plan Services Breakfast Session: Three Men and a Beanie Baby

Please join us for a fun and interactive session on how to work effectively with John Hancock. We will cover a wide range of topics including the John Hancock TPA website, Notice Manager, Send Service and the Plan Tune-Up Guide. Bonus Material: Sidestepping Professional Pitfalls – common career blunders and how to avoid them. Opportunities to win vintage Beanie Babies! You do not want to miss this!

Don Cowette, TPA Regional Marketing Director, John Hancock Retirement Services

8 – 8:50 AM
CONCURRENT WORKSHOPS

Workshop 55: Employee, Independent Contractor and Leased Employee – How to Tell Them Apart

CE: JBEA Non-Core

Audience: Administration

The Tax Cuts and Jobs Act's low tax rates for "pass-through" entities has caused many employees to consider becoming independent contractors. Will this really work and what does it mean with respect to sponsoring and testing a qualified retirement plan? In this fast paced session, Derrin Watson will outline the differences between independent contractors and common law employees and how it's not always easy to distinguish between the two. He will also discuss how the rules on leased employees might also come into play when dealing with an independent contractor.

S. Derrin Watson, APM, Attorney

Facilitator: Jerri J. Olson, QKA, Vice President, Fringe Benefits Design, Inc.

Workshop 56: Life is Full of Hardship. Don't Make Distributions a Part of It

CE: JBEA Non-Core

Audience: Administration

Hardship distributions require specific "hardships" (imagine that) for an individual to qualify. What qualifies as a hardship? What if the participant must also take an RMD? Additionally, Congress passed a spending bill in February which included a couple of updates to the hardship withdrawal requirements. The new law eliminates the requirement to take a loan prior to a hardship distribution as well as removing the deferral suspension post distribution. In this session we will discuss the what, when and how of the new regulation as well as the specifics surrounding what actually constitutes a hardship distribution.

John P. Griffin, Principal, ASC Institute, LLC

Facilitator: Sarah E. Lalli, QPA, QKA, Retirement Plan Consultant, DWC- The 401(k) Experts

Workshop 57: Managing Stress, Preventing Burnout, and Encouraging Engagement in the Workplace

Audience: Business Owners and Managers

Workplace stress costs companies millions of dollars in lost productivity and employee turnover. We will examine the major theories of stress, causes, and consequences of stress including workplace burnout. We will also discuss opportunities to reverse the burnout your employees are experiencing and reengage them in their work. Finally, we will look at employee engagement and identify how to keep your team engaged about work. Attendees will learn:

- The costs of stress, burnout and disengagement in the workplace
- How to assess workplace stressors and how to reduce workplace stress
- Ways to measure employee engagement
- Ideas for how to reverse workplace burnout
- How to engage your employees

Sarah Simoneaux, CPC, Founding Partner, Simoneaux & Stroud Consulting Services
Facilitator: William C. Presson, QPA, QKA, COO, Economic Pension AL

Workshop 58: Translating the Plan Document into the Day to Day – Make Record-Keeping Great Again

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

Often times the recordkeeper is not producing the plan document but is tasked with keeping the day to day operations in compliance. We will explore challenges that are faced around document designs and the practical application of these designs including Benefits Rights and Features.

Steve S. Riordan, CPC, QPA, QKA, Director, Testing & Reporting Services, Fidelity Investments

Workshop 59: Defined Benefit Distributions – a Focus on QDROS and Restricted Payments

CE: JBEA Core

Audience: Defined Benefit

This session will delve into the nuances of defined benefit distributions when there is a QDRO or the plan is subject to restrictions under Sec 436. Attendees will:

- Describe the elements of a QDRO.
- Gain an understanding of the bifurcated benefit calculations under the 417 Regulations.

Lauren Okum, MSPA, Actuary, Premier Actuarial Solutions

Facilitator: David J. Kupstas, MSPA, Actuary, Actuarial Consulting Group, Inc.

9:05 – 10:45 AM

GENERAL SESSION 4: GOVERNMENT UPDATE

CE: JBEA Non-Core

Agency Update:

Come hear reports from government officials on what's happening in today's government.

W. Thomas Reeder Jr., Director, Pension Benefit Guaranty Corporation, Washington, DC (invited)

Preston Rutledge, Assistant Secretary of Labor of the EBSA, U.S. Department of Labor, Washington, DC (invited)

Facilitator: Brian H. Graff, Esq., APM, Executive Director/CEO, American Retirement Association, Arlington, VA

Congressional Update:

We have a historic election in a couple of weeks. If the polls are accurate we will have a new group of leaders and their staff setting critical tax and retirement policies for the foreseeable future. In the retirement area closing the coverage gap and boosting benefit security with new and bold ideas like mandatory coverage in employer provided plans with minimum required contributions will dominate the debate. In addition, proposals to add private accounts to Social Security, emergency savings accounts and retirement options for "gig" workers will be in the mix.

Chris Allen, Senior Advisor for Benefits and Exempt, Senate Committee on Finance, Senator Orrin Hatch, Chairman, Washington, DC

Kara Getz, Senior Counsel, House Committee on Ways and Means, Representative Richard Neal, Ranking Member, Washington, DC
Facilitator: Brian H. Graff, Esq., APM, Executive Director/CEO, American Retirement Association, Arlington, VA

10:45 – 11:15 AM
BEVERAGE BREAK IN THE EXHIBIT HALL

11:15 AM – 12:05 PM
GENERAL SESSION 5: ETHICS

CE: JBEA Core, JBEA Ethics

During this fun and lively session, we will discuss ethics lessons from infamous sporting scandals. The lessons learned from these scandals will be compared to general business ethics, Circular 230 and our codes of conduct.

Brian K. Furgala, Esq., CPC, QPA, Director of ERISA Services, Wolters Kluwer
Jen Swets, QPA, QKA, Partner / Retirement Plan Consultant, DWC- The 401(k) Experts

12:05 – 1:45 PM
LUNCH IN THE EXHIBIT HALL

12:05 – 1:30 PM
ACOPA LUNCHEON

All ACOPA members are invited to attend the ACOPA Luncheon at the ASPPA Annual Conference. The luncheon provides an opportunity to network with fellow ACOPA members. ACOPA's President will provide an overview of ACOPA activity over the past year. Further, there will be a transition of leadership to the new President, Officers and Leadership Council members.

1:45 – 2:35 PM
CONCURRENT WORKSHOPS

Workshop 60: MEPs and PEPs - Legal and Regulatory Developments

CE: JBEA Core

Audience: Administration

Multiple employer plans have been championed by some as a way to increase retirement plan coverage. A 2012 DOL Advisory Opinion constrained their growth is now in doubt due to recent proposed regulations relating to Association Health Plans. MEP supporters in Congress have introduced a number of bills that would address fiduciary concerns, as well potential problems under the Code. This session will review the current status of the laws regulating MEPs, the various proposals intended to spur their growth, and what the future portends for retirement plan sponsors and the professionals who serve them.

S. Derrin Watson, APM, Attorney

Facilitator: Mickie Murphy, QPA, QKA, Senior Manager, Blue Benefits Consulting Inc.

Workshop 61: Pre-Approved Plan Documents Update – Are You Ready for the Next Cycle?

CE: JBEA Non-Core

Audience: Administration

The task of keeping retirement plans up-to-date is a never ending task. This session will focus on the latest developments with regard to pre-approved plans. Defined benefit plans are entering the restatement portion of their 6-year cycle with cash balance documents now eligible. At the same time, mass submitter documents for the next defined contribution plan restatement cycle are nearing approval for their next cycle. Learn what's new and get prepared for the document work ahead.

Richard A. Hochman, Esq., APM, Director, Retirement Plan Consulting Services, Actuarial Systems Corporation

Facilitator: Joné E. Liuzza, QKA, QPA, Director of TPA Services, Actuarial Consulting Group, Inc.

Workshop 62: Workforce Development: Developing Training Strategies and Policies for Your Team

CE: JBEA Non-Core

Audience: Business Owners and Managers

Most of our employees did not go to college to become a TPA. Therefore, we have to develop in-house training plans to ensure our team has the qualifications to deliver excellent and knowledgeable client service. And once they are trained and credentialed, we need to develop policies around continuing education. This interactive session will focus on:

- The development of an internal training process and various training programs
- The considerations around continuing education requirements
- Best practices surrounding training and workforce development

James J. McKinney, IV, CPC, QPA, QKA, Chief Operations Officer, Retirement Strategies, Inc.

Facilitator: Erin D. Patton, CPC, QPA, QKA, Sr. VP of Plan Services, Alliance Benefit Group of Illinois

Workshop 63: Going It Alone – the Solo 401(k) Plan

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

Solo 401(k) plans use are on the rise and with this comes unique issues. We will explore the owner only plans and requirements around maintaining their qualification status. Within these plans are also unique assets that contain their own risks and requirements and this session will explore investment requirements as well as fiduciary requirements.

Michael J. Finch, CPC, Director Technical Compliance, Ascensus, LLC

Facilitator: John P. Griffin, Principal, ASC Institute, LLC

Workshop 64: Litigation Update – DB Plans

CE: JBEA Core

Audience: Defined Benefit

This session will discuss recent court decisions affecting defined benefit plans and pension actuaries.

James E. Holland, Jr., FSPA, Chief Research Actuary, Cheiron

Meredith J. Sesser, Attorney, Brucker & Morra, APC

Facilitator: Lee James, MSPA, Lead Actuary, July Business Services

Workshop 65: Plan Designs – Should You Push the Envelope? – Part I

CE: JBEA Core

Audience: Defined Benefit

Just because you can design a plan that way does not mean you should. The speakers in this two part session will discuss plan designs that may push the envelope and the challenges that come along with those designs.

Kevin J. Donovan, FSPA, President, Pinnacle Plan Design, LLC

Thomas J. Finnegan, FSPA, CPC, QPA, Executive VP, CBIZ Savitz

Facilitator: Kelsey H. Mayo, Partner, Poyner & Spruill LLP

2:35 – 3:05 PM

BEVERAGE BREAK IN THE EXHIBIT HALL

3:05 – 3:55 PM

CONCURRENT WORKSHOPS

Workshop 66: Compensation – What Are We Allowed to Use

CE: JBEA Non-Core

Audience: Administration

For such a simple concept, compensation is often the most misunderstood provision in the plan document. Understanding the elections in the document and how to apply them to the contribution calculations and/or non-discrimination testing is critical in the operation of the retirement plan. This session will cover the various definitions of compensation as well as exclusions that require additional testing.

Robert M. Kaplan, CPC, QPA, Director of Technical Education, American Retirement Association

Facilitator: Maria T. Hurd, Director-Retirement Plan Audit Services, Belfint Lyons & Shuman, PA

Workshop 67: So You're Interested in New Comp – Cross Testing in Defined Contribution Plans

CE: JBEA Core

Audience: Administration

The new comparability allocation formula offers the most versatility from the discretionary non-elective contribution in a DC plan. With that versatility comes an infinitely more complex set of rules and procedures for determining the allocation. In this session we will discuss various tips and techniques for cross testing under 401(a)(4).

Lawrence Deutsch, FSPA, President Larry Deutsch Enterprises

Karen Smith, MSPA, President, Nova 401(k) Associates

Facilitator: Stephanie L.B. Terry, QPA, QKA, Pension Administrator, Pinnacle Plan Design, LLC

Workshop 68: Technology Tips and Trends to Make Your Business More Efficient

CE: JBEA Non-Core

Audience: Business Owners and Managers

Utilizing inexpensive technology can increase efficiencies and effectiveness for your business. During this session the speakers will introduce inexpensive technology solutions to streamline and address many speedbumps that may be in your organization. Attendees will learn about:

- Communication solutions like SharePoint and OneNote
- Time and Expense tracking apps that can decrease the hassle involved with these tasks
- Document signing solutions that reduce headaches for you, your staff, and your clients
- Marketing effort solutions to more easily reach and connect with your clients, prospects and referral sources
- Performance management tools that can provide you and your team with immediate and useful feedback
- Invoice payment options that will help you collect your receivables and no longer have to deal with waiting for checks in the mail

Yannis P. Koumantaros, CPC, QPA, QKA, Co-Founder, Groupira, Inc.

Natalie R.E. Wyatt, QKA, QPFC, Vice President, Business Development. Innovest

Facilitator: Jen Swets, QPA, QKA, Partner / Retirement Plan Consultant, DWC- The 401(k) Experts

Workshop 69: Making Sense of your Structure

Audience: Recordkeepers & Recordkeeping Partners

The structure of your organization will define the way that you service your clients. Examine the organization structure of recordkeeping organizations as it applies to your service strategy.

Petros P. Koumantaros, CPFA, Managing Director & Chief Executive Officer, Spectrum Pension Consultants, Inc.

Samuel Mitchell, President & CEO, Sentinel Benefits & Financial Group

Facilitator: Joné E. Liuzza, QKA, QPA, Director of TPA Services, Actuarial Consulting Group, Inc.

Workshop 70: DB Documents and Restatements

CE: JBEA Core

Audience: Defined Benefit

This session will focus on the latest developments affecting Defined Benefit and Cash Balance plan documents with the upcoming restatement cycle. The determination letter process as well as the advantages and disadvantages of a pre-approved plan will also be discussed. Attendees will:

- Understand how recent updates will impact current plan provisions and future requirements.

Meredith J. Sesser, Attorney, Brucker & Morra, APC

Facilitator: Richard A. Block, FSPA, Actuary, Block Consulting Actuaries, Inc.

Workshop 71: Plan Designs – Should You Push the Envelope? – Part II

CE: JBEA Core

Audience: Defined Benefit

Just because you can design a plan that way does not mean you should. The speakers in this two part session will discuss plan designs that may push the envelope and the challenges that come along with those designs.

Kevin J. Donovan, FSPA, President, Pinnacle Plan Design, LLC

Thomas J. Finnegan, FSPA, CPC, QPA, Executive VP, CBIZ Savitz

Facilitator: Kelsey H. Mayo, Partner, Poyner & Spruill LLP

4:10 – 5 PM

CONCURRENT WORKSHOPS

Workshop 72: Case Studies in Compensation – Follow-up to “What Are We Allowed to Use”

CE: JBEA Non-Core

Audience: Administration

This session will provide several case studies covering safe harbor and non-safe harbor definitions of compensation as well as earned income. You can expect to come away with an in-depth understanding of the manner in which these types of compensation are determined and how they apply in different testing scenarios.

Robert M. Kaplan, CPC, QPA, Director of Technical Education, American Retirement Association

Facilitator: Maria T. Hurd, Director-Retirement Plan Audit Services, Belfint Lyons & Shuman, PA

Workshop 73: Cross Testing in DC/DB Combo Plans – A Follow-up to Cross Testing in Defined Contribution Plans

CE: JBEA Core

Audience: Administration

As a follow-up to Cross Testing in Defined Contribution Plans, this session will focus on cross testing in combo plans.

Lawrence Deutsch, FSPA, President Larry Deutsch Enterprises

Karen Smith, MSPA, President, Nova 401(k) Associates

Facilitator: Miriam G. Matrangola, Esq., QPA, QKA, President, Atlantic Pension Services, Inc.

Workshop 74: Peer to Peer – Business Leaders Will Discuss It All

CE: JBEA Non-Core

Audience: Business Owners and Managers

The Business Owners and Managers track at ASPPA Annual is meant to cover the many issues related to running a business. But we can't cover it all, or can we? Business Leaders are also encouraged to bring any challenge not listed above to this session and facilitators will help with generating peer-to-peer conversations and suggested solutions. During this peer-to-peer session, we will cover anything any business leader wants to cover that was

- Remote employee solutions
- Merger and acquisition challenges
- Time management

William C. Presson, QPA, QKA, COO, Economic Pension AL

Workshop 75: Face to Face – Recordkeeping Version

Audience: Recordkeepers & Recordkeeping Partners

Join your peers for a roundtable discussion of current issues, challenges and items that you are facing in your firm.

Kevin Boercker, CPC, QPA, Consultant, Spectrum Pension Consultants, Inc.

Kirsten L. Curry, Esq., President, Leading Retirement Solutions

Workshop 76: Guiding the Plan Sponsor through the DB Termination Process

CE: JBEA Core

Audience: Defined Benefit

The plan termination process can be lengthy, complicated, and present new challenges. This session will focus on guiding the plan sponsor through the required steps for a successful termination, providing resolution to potential issues as they arise.

Angela Barclay, MSPA, Enrolled Actuary, Pension Benefits Unlimited, Inc.

Sara B. Eagle, Assistant Chief Counsel, Pension Benefit Guaranty Corporation

Facilitator: Lauren Okum, MSPA, Actuary, Premier Actuarial Solutions

Workshop 77: DB Experts Q&A

CE: JBEA Core

Audience: Defined Benefit

Here's your chance to get answers to your technical and other plan related questions from a panel of experts. Come prepared with questions you have encountered in your practice or recent questions that have been raised over the course of the conference. Attendees will:

- Relate with peers on technical issues and examine any outstanding questions from the conference.
- Collaborate with experts to receive feedback on your pension related issues and questions.

Thomas J. Finnegan, FSPA, CPC, QPA, Executive VP, CBIZ Savitz

James E. Holland, Jr., FSPA, Chief Research Actuary, Cheiron

Facilitator: Andrew T. Behnke, MSPA, Actuary, Midwest Pension Actuaries, Inc.

6 PM

ARA PAC Reception

By Invite Only to \$250+ ARA PAC Supporters

8 – 11 PM

THE DELOREANS CONCERT

The Deloreans are the newly celebrated 80's show band in Virginia and well beyond. Dedicated to taking you "Back to the Eighties," they play all the mega hits from the new wave, pop and rock scenes of the decade - there is never a tune not from the 80's or a dull moment. Like a time machine, they take you back to the famous era of glitz and glam. Along with big lights, sound, costumes and personality you can expect nothing less than a "totally awesome" show!

WEDNESDAY, OCTOBER 24, 2018

7 AM – 12:20 PM

REGISTRATION OPEN

7 – 8 AM

BREAKFAST

7 – 7:50 AM

American Funds Breakfast Session: Addressing the Elephant in the Room

Our industry's collective objective is to help plan sponsors meet their fiduciary obligations and reduce liability, and to help plan participants meet their long-term investment objectives. This, as you know, is easier said than done. For example, how important is investment manager selection? How can we better understand the differences between active and passive investment management? What have we learned from ERISA, DOL commentary and case law about what matters? Can the right target date series make a significant difference? What makes a target date series "right"? Join us for useful information and lively discussion about these important issues and more.

Tom Warren, Senior VP Advisor Education, American Funds

8 – 8:50 AM

CONCURRENT WORKSHOPS

Workshop 78: The Non-ERISA world of Government, Tribal and Non-Electing Church Plans

CE: JBEA Non-Core

Audience: Administration

When ERISA was enacted, Congress decided to except from its coverage governmental plans and church plans that chose to elect out. These non-ERISA plans, however, must still abide by the qualification requirements of the Internal Revenue Code. This session will outline how these plans are different and the challenges and opportunities they present.

Susan D. Diehl, QPA, President, PenServ Plan Services, Inc.

Facilitator: Adrienne L. Robertson, Esq., Sr. Director, Client Compliance & Consulting, Transamerica

Workshop 79: EPCRS Self-Correction Case Studies - Part I

CE: JBEA Non-Core

Audience: Administration

Even the most well administered plan has plan errors. Fortunately, most of these errors are operational and can be self-corrected. The ability to self-correct disqualification defects has become even more important with the increase in user fees for VCP submissions under EPCRS. This session and the one that follows are a two part series in which the speakers will cover real world examples of defects and corrections under the Self Correction Program (SCP) of EPCRS. Examples will illustrate the types of defects that are eligible for correction under SCP; how to determine whether an error is "significant" (and why that matters); acceptable correction methods and plan sponsor responsibilities after correction.

Audience interaction is encouraged!

- Elective deferral failure (improper exclusion)
- Elective deferral failure (failure to implement)
- Failure to apply deferral election to a bonus
- Inclusion of an ineligible employee
- Using improper compensation

Ilene H. Ferenczy, Esq., CPC, Attorney, Ferenczy Benefits Law Center

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

Facilitator: Sarah E. Lalli, QPA, QKA, Retirement Plan Consultant, DWC- The 401(k) Experts

Workshop 80: Communication Land Mines: Why Critical Communication Is Important

CE: JBEA Non-Core

Audience: Business Owners and Managers

Almost none of us enjoy confrontation or conflict. In fact, often, the thought of having a critical conversation can be truly uncomfortable. So why then does delivering difficult conversations seem effortless for some? After this session, attendees will feel more comfortable as business leaders in delivering difficult messages to employees, clients and referral sources. This interactive session discusses:

- The various types of feedback delivery and evaluates the pros and cons of each.
- How to prepare for difficult conversations and the best method of delivery.
- Why ongoing feedback is important for performance management and evaluation strategies and tactics to set employees up for success.

- Participants will develop tools to use when having critical conversations and discover positive forms of feedback that make having challenging conversations less common.

Sarah Simoneaux, CPC, Founding Partner, Simoneaux & Stroud Consulting Services

Facilitator: William C. Presson, QPA, QKA, COO, Economic Pension AL

Workshop 81: Preventing Garbage Out by Avoiding Garbage In

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

The data that you intake conversely impacts the information that you provide out to your clients. During this session we will explore best practices around internal controls that are in use by various firms around census and payroll information.

Brian P. Olson, QKA, Vice President, DST Retirement Solutions

Facilitator: Lisa A. Showalter, CPC, QPA, QKA, Director of Business Development, Markley Actuarial, A Division of The Retirement Advantage

Workshop 82: PBGC Reporting and Notices

CE: JBEA Core

Audience: Defined Benefit

This session will review the reporting and notice requirements for plan operation and compliance.

Kristina Archeval, Deputy Director, Pension Benefit Guaranty Corporation (invited)

Lauren Okum, MSPA, Actuary, Premier Actuarial Solutions

Facilitator: Angela Barclay, MSPA, Enrolled Actuary, Pension Benefits Unlimited, Inc.

9:05 – 9:55 AM

CONCURRENT WORKSHOPS

Workshop 83: Just Because You Can Doesn't mean You Should – Cautionary Tales in Plan Designs

CE: JBEA Non-Core

Audience: Administration

There are many ways to design a retirement plan. Decisions about eligibility, contribution allocation formulas, compensation definitions and plan investments all enter into the mix. Unfortunately, some designs that at first appear to be a good idea turn out to be a nightmare. This session will turn the tables and focus on plan designs that should be carefully considered and why. Hear from experienced practitioners who have heard it all.

Susan D. Diehl, QPA, President, PenServ Plan Services, Inc.

Steve S. Riordan, CPC, QPA, QKA, Director, Testing & Reporting Services, Fidelity Investments

Facilitator: Alex Petrenko, QPA, QKA, SVP, Plan Consulting, Cetera Retirement Plan Specialists

Workshop 84: EPCRS Self-Correction Case Studies – Part II

CE: JBEA Non-Core

Audience: Administration

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- Failure to correct ADP/ ACP tests timely
- Participant loan failure – failure to withhold loan repayment
- Failure to calculate and make RMD timely

- Overpayment in a defined contribution plan
- Improper hardship distribution
- Self-correction by amendment – EPCRS vs. 11(g) retroactive amendment

Ilene H. Ferenczy, Esq., CPC, Attorney, Ferenczy Benefits Law Center

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

Facilitator: Kizzy M. Gaul, CPC, QPA, QKA, TGPC, Manager, Regulatory Supervision, Prudential Retirement

Workshop 85: Peer to Peer – Business Leaders Bringing It All Together

CE: JBEA Non-Core

Audience: Business Owners and Managers

Throughout this conference, business leaders have covered a wide range of topics from employment law to business metrics to communication strategies to technology tips. During this final peer-to-peer session, groups will take deep dives into the areas covered to ensure everyone leaves this conference with solid tips on how to better their business.

William C. Presson, QPA, QKA, COO, Economic Pension AL

Workshop 86: Playing Nice in the Sandbox – Considerations for TPA and Recordkeeper Partnerships

CE: JBEA Non-Core

Audience: Recordkeepers & Recordkeeping Partners

A strong relationship between a TPA and a Recordkeeper makes for a longer term relationship for both organizations with the end client. We will look at the considerations that need to be made by both sides of the relationship and examine aspects around flexibility, custom recordkeeper service as well as processes.

Russell J. Hooker, QKA, Executive Vice President, Nova 401(k) Associates

Workshop 87: A Deeper Dive in the 430 Regulations

CE: JBEA Core

Audience: Defined Benefit

This session will explore the nuances of the 430 regulations. A basic understanding of the 430 regulations is assumed.

James E. Holland, Jr., FSPA, Chief Research Actuary, Cheiron

Facilitator: Lauren Okum, MSPA, Actuary, Premier Actuarial Solutions

9:55 – 10:15 AM BEVERAGE BREAK

10:15 AM – 12:20 PM GENERAL SESSION 6: ASK THE EXPERTS

CE: JBEA Non-Core

One of the most in-demand sessions at ASPPA Annual! Get answers to the most difficult industry questions from this all-star panel of experts. Submit your questions in advance at <https://usaretirement.wufoo.com/forms/2018-asppa-annual-ask-the-experts/>.

Ilene H. Ferenczy, Esq., CPC, Attorney, Ferenczy Benefits Law Center

Thomas J. Finnegan, FSPA, CPC, QPA, Executive Vice President, CBIZ Savitz

Brian K. Furgala, Esq., CPC, QPA, Director of ERISA Services, Wolters Kluwer

Kelsey H. Mayo, Partner, Poyner & Spruill LLP

Adam C. Pozek, QPA, QKA, CPFA, Partner/Retirement Plan Consultant, DWC – The 401(k) Experts

Sal L. Tripodi, APM, Owner, Attorney, TRI Pension Services

Moderator: Craig P. Hoffman, Esq., APM, General Counsel, American Retirement Association

12:20 PM CONFERENCE ADJOURNS

Thank you for attending the 2018 ASPPA Annual Conference! Be sure to share your #ASPPA18 experience and remember to save the date for the 2019 ASPPA Annual Conference on October 20-23, 2019 at the Gaylord National Resort & Convention Center!

Preliminary agenda as of September 2018 and subject to change.