

Knowledge • Advocacy • Credibility • Leadership

# 2009 GREAT LAKES BENEFITS CONFERENCE

RITZ-CARLTON HOTEL, CHICAGO, IL

APRIL 20-21, 2009



REGISTER ONLINE!

To register, view session descriptions, CE, travel and other important information, visit [www.asppa.org/greatlakes](http://www.asppa.org/greatlakes).

## COOPERATING SPONSORS

- ▶ American Academy of Actuaries
- ▶ ASPPA Benefits Council of Chicago
- ▶ ASPPA Benefits Council of Detroit
- ▶ ASPPA Benefits Council of Northern Indiana
- ▶ Business Law, Labor and Employment Law Sections of the State Bar of Wisconsin
- ▶ The John Marshall Law School – Center for Tax Law and Employee Benefits
- ▶ Chicago Actuarial Association
- ▶ Employee Benefits Committee of the Chicago Bar Association
- ▶ Employee Benefits Committee of the Oakland County (Michigan) Bar Association
- ▶ Employee Benefits Committee of the Taxation Section, State Bar of Michigan
- ▶ Employee Benefits Section of the Illinois State Bar Association
- ▶ Employee Benefits Section of the Milwaukee Bar Association
- ▶ Great Lakes Area TE/GE Council
- ▶ Greater Milwaukee Employee Benefits Council
- ▶ Life Office Management Association (LOMA)
- ▶ Louisville Employee Benefits Council
- ▶ Michigan Employee Benefits Conference
- ▶ Society of Actuaries
- ▶ WEB – Chicago Chapter
- ▶ Wisconsin Retirement Plan Professionals, Ltd.

## NETWORKING OPPORTUNITIES

### RECEPTION

Join your colleagues Monday evening, April 20th at 5:45 p.m. to network with the conference speakers, exhibitors and fellow attendees.

### TABLE TOP DISPLAYS

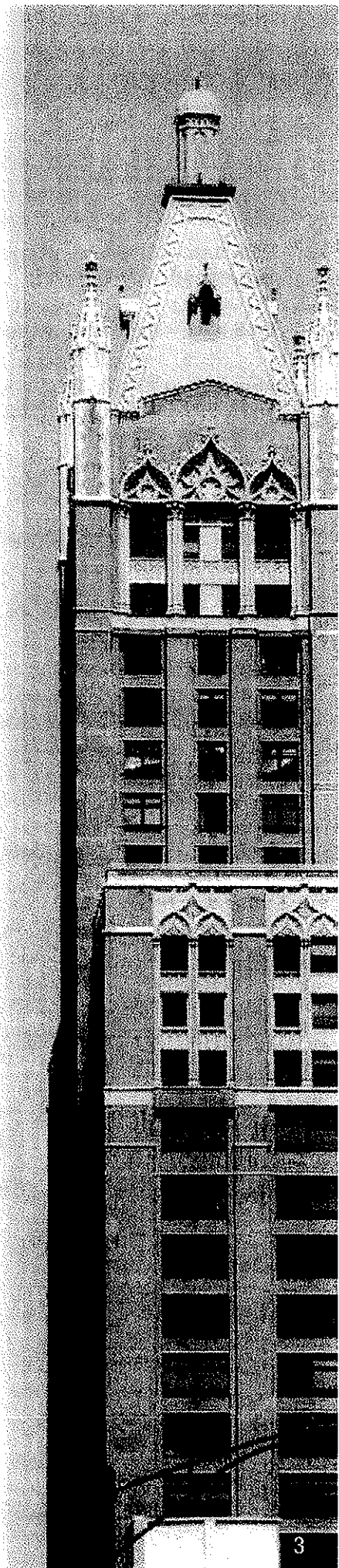
Visit with vendors showcasing the latest products and technologies related to the pension industry.

Exhibit Hours:

Monday, April 20      7:30 a.m. – 6:45 p.m.  
Tuesday, April 21    7:30 a.m. – 3:45 p.m.

## WHO SHOULD ATTEND?

- ▶ Accountants
- ▶ Actuaries
- ▶ Attorneys
- ▶ Benefits Directors
- ▶ Consultants
- ▶ Human Resources Personnel
- ▶ Investment Professionals
- ▶ Plan Administrators
- ▶ Practitioners
- ▶ Trust Officers



## MONDAY April 20, 2009 (cont.)

**1:45 p.m. – 2:00 p.m. Break**

**2:00 p.m. – 3:15 p.m. Concurrent Workshops**

### **Workshop 3: Case Studies of Prohibited Transactions and Trust Investments in a Financial Meltdown**

A number of case studies, both actual and hypothetical, will form the basis for discussion of the types of prohibited transactions that do or may occur in a down economy, the ways to identify them, how to address them with clients and then how to correct them. Also, what actions, if any, are available to investment fiduciaries in addressing unforeseen losses in conservative investment vehicles?

*Deborah K. Lohning*, ERPA Program Manager, Internal Revenue Service, Detroit, MI

*Sheldon H. Smith, Esq., APM*, Holme Roberts & Owen LLP, Denver, CO

*Ivan Strasfeld*, Director, Office of Exemption Determinations, US Department of Labor, Washington, DC

Moderator: *Larry Burlison*, Employee Plans Group Manager, Internal Revenue Service, Detroit, MI

### **Workshop 4: The Business of Being a TPA**

This session will include the topics of fees, minimizing risk with new clients, firing clients, collection and write offs, plan takeovers, risk management and issues encountered in the takeover of a plan from another TPA.

*Susan D. Diehl*, PenServ Plan Services, Inc., Horsham, PA

*Richard Perlin, CPC, QKA*, E.R.I.S.A. Inc., Skokie, IL

*Adam C. Pozek, QKA, QPFC*, Sentinel Financial Group, Reading, MA

Moderator: *Sharon K. Mannlein, MSPA*, S.K. Mannlein & Associates, Downers Grove, IL

**3:15 p.m. – 3:25 p.m. Beverage Break**

**3:25 p.m. – 4:15 p.m. Concurrent Workshops**

### **Workshop 5: Plan Investments and Fiduciary Responsibility in a Troubled Economy**

An overview of the obligations arising for plan fiduciaries caused by market volatility and a contracting economy. We will discuss what sort of activity prudence requires

related to investments in this kind of environment, as well as fiduciary exposures related to administration of plans when new demands are placed upon administrators and sponsors because of the conditions of the workplace. Increased fiduciary claim activity on the investment side is likely to cause increased scrutiny of all fiduciary aspects under the plan, not just related to investments. This discussion will include exposures related to historical failures under the plan, application of the hardship distribution rules, defaulting loans, setting loan rates, making in-service distributions and related matters.

*Mark A. Davis, QPFC*, Kravitz Davis Sansone, Encino, CA

*Ivan Strasfeld*, Director, Office of Exemption Determinations, US Department of Labor, Washington, DC

*Robert Toth, Jr., Esq.*, Giller and Calhoun, Fort Wayne, IN

Moderator: *Keith H. Clark*, DWC Consultants, Eden Prairie, MN

### **Workshop 6: Form 5500 and Related Schedules**

This session will cover 2008 and 2009 Form 5500 updates including schedules SB and MB.

*Janice Wegesin, CPC, QPA*, JMW Consulting, Inc., Petoskey, MI

*Jeffrey Milling*, Supervisory Actuary, Internal Revenue Service, Chicago, IL

Moderator: *Marianne T. Kral, CPC, QPA, QKA*, Kral Goodenough Kral, Inverness, IL

**4:15 p.m. – 4:25 p.m. Beverage Break**

**4:25 p.m. – 5:40 p.m. Concurrent Workshops**

### **Workshop 7: Cash Balance Plans for Defined Contribution Administrators**

Learn how Cash Balance (CB) plans can work for your clients, how to expand your practice to include them and how to identify CB/401(k) profit sharing prospects in your current and potential client base. This session is designed for individuals who don't already work regularly with DB plans. We will explore a number of plan design options and discuss how plan design can best fit the client's objectives.

*Joan A. Gucciardi, MSPA, CPC*, Summit Benefit & Actuarial Services, Inc., Wauwatosa, WI

Moderator: *Richard Perlin, CPC, QKA*, E.R.I.S.A. Inc., Skokie, IL

## TUESDAY April 21, 2009 (cont.)

### 11:25 a.m. – 12:15 p.m. Concurrent Workshops

#### **Workshop 9: 401(k) Plan Design: A Comprehensive View**

This session will cover basic and more complex 401(k) plan designs including issues such as automatic enrollment, safe harbors, testing elections and cross-testing. Testing associated with these designs, practical implications and the content and timing of notices will also be discussed.

*Susan D. Diehl*, PenServ Plan Services, Inc.,  
Horsham, PA

*Richard Perlin, CPC, QKA*, E.R.I.S.A. Inc., Skokie, IL  
Moderator: *Denise Goergen, Esq.*, Reinhart Boerner Van  
Deuren s.c., Milwaukee, WI

#### **Workshop 10: AFTAP Certifications**

This panel will discuss the new PPA benefit restrictions: how they are determined, who the restrictions apply to and how actuaries can assist plan sponsors in dealing with these issues. During this session, the panelists will discuss the AFTAP certifications and corrections of inaccurate certifications.

*Joan A. Gucciardi, MSPA, CPC*, Summit Benefit &  
Actuarial Services, Inc., Wauwatosa, WI

*Kathryn J. Kennedy, Esq.*, The John Marshall Law  
School, Chicago, IL

*Jeffrey Milling*, Supervisory Actuary, Internal Revenue  
Service, Washington, DC

*Martin L. Pippins*, Manager, Employee Plans Technical  
Guidance & Quality Assurance, Internal Revenue  
Service, Washington, DC

Moderator: *Barry Kozak, Esq., MSPA*, The John  
Marshall Law School, Chicago, IL



### 12:15 p.m. – 12:35 p.m. Break

### 12:35 p.m. – 1:45 p.m. Lunch

*Michael Julianelle*, Director, Employee Plans, Internal  
Revenue Service, Washington, DC

#### 1:45 p.m. – 2:00 p.m. Break

### 2:00 p.m. – 3:15 p.m.

#### **General Session 5: Take the Money and Stay!**

During this session we will look closely at plan loans, hardship distributions, and other methods of accessing

retirement plan funds without terminating employment. More than just the rules, this session will cover the strategic plan design considerations involving loans and in-service distributions in times of economic difficulty. With clear analysis, many examples, a dash of humor and perhaps a song, you won't want to miss this timely session.

*S. Derrin Watson, Esq., APM*, SunGard Relius,  
Goleta, CA

Moderator: *Charles M. Lax, Esq., APM*, Maddin Hauser  
Wartell Roth & Heller PC, Southfield, MI

#### 3:15 p.m. – 3:30 p.m. Beverage Break

### 3:30 p.m. – 4:45 p.m.

#### **General Session 6: EPCRS Update/Case Studies**

This panel will highlight recent updates to the IRS' self-correction program known as Employee Plans Compliance Resolution System (EPCRS), including Rev. Proc. 2008-50, the impact of the legislative changes initiated by PPA and frequently asked questions about EPCRS. The panel will also discuss resources available on the IRS' web page, including the 401(k) Fix-It Guide and the Top Ten Issues for 401(k) plans.

*Stephanie S. Christenson*, Senior Employee Plans  
Specialist, Internal Revenue Service,  
Independence, MO

*Alexander Dorevitch*, Voluntary Correction Coordinator,  
Internal Revenue Service, Chicago, IL

*Kathryn J. Kennedy, Esq.*, The John Marshall Law  
School, Chicago, IL

*Gary Mitchell*, Employee Plans Voluntary Correction  
Program Group Manager, Internal Revenue Service,  
Evansville, IN

Moderator: *Lisa Burman, Esq.*, Hinshaw & Culbertson  
LLP, Chicago, IL

Register by March 12, 2009  
for the greatest savings!

Register Online!

Visit our Web site at  
[www.asppa.org/greatlakes](http://www.asppa.org/greatlakes)  
to register, view CE, travel and other  
important information.

### Step One – Registrant Information

Please register only one person per form. Type or clearly print information.

First Name: \_\_\_\_\_ Last Name: \_\_\_\_\_ MI: \_\_\_\_\_

Name for Badge: \_\_\_\_\_ Designations: \_\_\_\_\_

Title: \_\_\_\_\_

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

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Please note that the information listed above for Badge Name, Company, City and State will appear on your conference badge exactly as stated.

If the address above is different from the mailing label, does this signify a change of address to be updated on your ASPPA record?

Yes, please change my address  No

Please check dietary requirements:

Kosher  Vegetarian  Other: \_\_\_\_\_

If you require special accommodations due to a disability, please specify:

\_\_\_\_\_

### Step Two - Marketing Outreach Information

Job Classification (check all that apply):

Accountant  Actuary  Consultant  Human Resources Personnel  Insurance Agent  
 Investment  Lawyer  TPA  Other (please specify): \_\_\_\_\_

This is my first Great Lakes Benefits Conference

How did you hear about the Great Lakes Benefits Conference (check all that apply)?

Previously Attended  ASPPA Web site  ASPPA E-mail  Conference Brochure  Industry Calendar  
 Other: \_\_\_\_\_

### Step Three - Workshop Selection

**Monday, April 20, 2009**

11:25 a.m. – 12:15 p.m.	<input type="checkbox"/> Workshop 1	<input type="checkbox"/> Workshop 2
2:00 p.m. – 3:15 p.m.	<input type="checkbox"/> Workshop 3	<input type="checkbox"/> Workshop 4
3:25 p.m. – 4:15 p.m.	<input type="checkbox"/> Workshop 5	<input type="checkbox"/> Workshop 6
4:25 p.m. – 5:40 p.m.	<input type="checkbox"/> Workshop 7	<input type="checkbox"/> Workshop 8

**Tuesday, April 21, 2009**

7:45 a.m. – 8:30 a.m.	<input type="checkbox"/> ERPA Overview	
11:25 a.m. – 12:15 p.m.	<input type="checkbox"/> Workshop 9	<input type="checkbox"/> Workshop 10

### Step Four - Payment

	Early* (before 03/12/09)	Regular (03/13/09-04/03/09)	On-site (after 04/04/09)
Registration	<input type="checkbox"/> \$645	<input type="checkbox"/> \$745	<input type="checkbox"/> \$845
**Additional Participant	<input type="checkbox"/> \$585	n/a	n/a
Government Participant (IRS, Treasury, DOL, PBGC)	<input type="checkbox"/> \$300	<input type="checkbox"/> \$300	<input type="checkbox"/> \$300

**Total Due:** \_\_\_\_\_

Check Payment Check Number: \_\_\_\_\_

Credit Card:  Visa  MasterCard  American Express  Discover

Card No.: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_

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

To prevent duplication of payment, send your registration form only once. If you are mailing it, do not also fax it and vice versa.

\* To qualify for the early registration fee, registration and payment must be received in the ASPPA office by **March 12, 2009**. The fee is calculated based on the receipt date of the registration form, not the postmark. Registrations will be accepted by the ASPPA office through **April 3, 2009** at the regular registration rate. Any registrations received after this date will be charged the on-site registration fee.

\*\* To qualify for the additional participant rate, additional participants must be from the same company and ALL REGISTRATION FORMS MUST BE SUBMITTED TOGETHER with payment by the early registration deadline of **March 12, 2009**.