

QUALIFIED PENSION CONSULTING

Summer CE Series 2008

This summer, come join us at noon on Wednesdays between Memorial Day and Labor Day for a fun, and informative look at current topics in employee benefits and qualified plans. Noon means both noon ET and noon PT - we are repeating each session twice so you can conveniently attend regardless of whether you are in Los Angeles or Baltimore. Each person in your office can attend from their desk or attend together from your conference room.

<p>June 4</p>	<p><u>The Final 415 Regs: Not Just for Defined Benefit Plans</u></p> <p>With the Final 415 Regulations applicable for plan years beginning after July 1, 2007, we will be discussing how they impact both defined benefit and defined contribution plans, along with a brief overview of when amendments implementing these provisions must be adopted including specific examples. We will also take a brief look at the Phased Retirement (NRA) Regulations during this seminar. After the seminar, test what you know with "Amendment Jeopardy" - a fun, self-paced game posted on our website at the conclusion of the seminar. Find out if you are in "Amendment Jeopardy" when it comes to the Final 415 Regs and the Final NRA Regs.</p>
<p>June 18</p>	<p><u>Current Topics in Employee Plans</u></p> <p>Find out what is new in employee plans and examinations with the IRS and Dept. of Labor. Spend an hour with us discussing the information we learn during the second week in June at Cincinnati Benefits Conference, where we will be spending several days with officials from the IRS and DOL, discussing plan document issues and upcoming requirements to keep plans in compliance.</p>
<p>July 9</p>	<p><u>Loans to Participants and Beneficiaries</u></p> <p>Play "Plan Loan Bingo" with us as we take a fun, in-depth look at the IRS rules on plan loans. During this seminar, we will examine various loan requirements, including the requirements for maximum and minimum loan amounts, loan amortization, interest rates, and loan terms. We will also take a look at when a loan defaults and how to cure the default. Finally, we will discuss what happens when a participant with a loan separates from service due to qualified military service.</p>

<p>July 23</p>	<p style="text-align: center;"><u>QOSA: The QJSA Alternative</u></p> <p>Section 1004 of the Pension Protection Act created a Qualified Optional Survivor Annuity (QOSA). A plan subject to Code section 401(a)(11) must provide a participant who waives the QJSA an opportunity to elect a QOSA during the applicable election period, and must provide a written explanation to participants of the terms and conditions of the QOSA. With QOSAs applicable to plan years beginning after January 1, 2008, we want to spend an hour discussing what a QOSA is and how to comply with the notification requirements.</p>
<p>August 6</p>	<p style="text-align: center;"><u>Beyond the Participant: QDROS, Rollovers and Working Retirement</u></p> <p>Recent changes made by the Pension Protection Act, the Pension Protection Technical Corrections Act and recent guidance from the IRS expanded the concept of rollovers, including rollovers to nonspouse beneficiaries, rollovers to Roth IRAs, and working retirement for participants who are age 62 or older. In this live web seminar, we discuss these recent changes to rollovers and the concept of working retirement. In addition, we want to round out this seminar about looking beyond the plan's participants by discussing Qualified Domestic Relations Orders (QDROs).</p>
<p>August 20</p>	<p style="text-align: center;"><u>Plan Amendments for 2008</u></p> <p>We complete the Summer CE Series with a seminar about where do we go from here presented with charts and diagrams. This seminar is an overview of recent guidance from the IRS requiring amendments to plan documents in 2008, changes made to plans by the Pension Protection Act provisions which are applicable in 2008, and PPA provisions which become effective in 2009. We will also discuss the difference between interim and discretionary amendments, the different deadlines for adopting each type of amendment, and the Pension Protection Act provision permitting plan amendments in 2009 for PPA provisions which became effective before 2009.</p>

The Summer CE Series is offered free to subscribers of our Consulting Support Package. To sign up for our Summer CE Series, or for more information about these live web seminars or any of our seminar, please contact our Seminar team at seminars@qualifiedpensionconsulting.com. Our Summer CE Series is \$465 for all 6 seminars, or attend any 3 seminars of your choice for \$265.

Each live web seminar is one hour long, and is designed to meet the continuing education requirements of NIPA and ASPPA for 1 CE credit.