

SUNDAY, OCTOBER 20, 2019

8 a.m.

4.01K FUN RUN/WALK

Calling all Super Heroes! Come join your fellow conference attendees for a 4.01k fun run/walk around the National Harbor Waterfront! Registration fee is \$30.

10:30—11:15 a.m.

NEW ATTENDEE ORIENTATION

Welcome Class of 2019 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!

Noon—12:50 p.m.

CONCURRENT WORKSHOPS

WS1: EPCRS & Ethics (Part 1)

Errors occur even in the most well-administered plan. Operational errors may be self-corrected or submitted to the IRS under their [its] Voluntary Compliance Program. During this interactive two-part session we'll review examples of common errors administrators face; bring (or submit prior to the conference) challenging cases you've experienced.

Heather Abrigo, APM, Partner, Drinker, Biddle & Reath

Jennifer Swets, QPA, QKA, Partner, DWC - The 401(k) Experts

WS2: Audits & Working with the CPA

Plans with 100 or more participants must engage a CPA to perform an independent audit each year. It's important that service providers have an effective and efficient method to make this process run smoothly. Get an explanation of how the audit process should work, the needs and goals of the auditor, and how to work together to get the job done.

Travis Jack, QKA, Audit Partner, Metz & Associates PLLC

WS3: Hiring Techniques & Employee Engagement

Employees are essential for running and growing our firms. Talent is the biggest investment made by our organizations, yet most people-related decisions are made informally. Not all employees are alike, and hiring strategies and employee engagement can vary greatly for different employees and employment relationships. Increased employee engagement can improve profitability; boost profits by incorporating care, fun and value with your teams. A motivated and engaged workforce helps achieve business goals. Leaders who care about and create employee engagement now, can avoid unpleasant turbulence later.

Kirsten L Curry, APM, President, Leading Retirement Solutions

WS4: Successful Data Collection Techniques

We have all heard the phrase "garbage in, garbage out" — so how do we sort through the garbage? Get ideas and suggestions on what to do when the data is garbage, including:

- best practices for communicating with the plan sponsor and TPA;
- techniques for receiving good data and working with the "bad" data; and
- what internal controls the recordkeeper should have in place before accepting data.

Chad Parks, CEO, Ubiquity Retirement & Savings

WS5: In-Depth Look at 401(a)(4) Calculations

Have you ever been in a session where the technical details of 401(a)(4) were glossed over? This is not that session. Take an in-depth look at the number-crunching behind the scenes of 401a4 to provide you the background necessary to understand the technical details.

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

Justin Greindl, MSPA, Fidus Actuarial Solutions

WS6: Professionalism Tales from the ABCD

An actuary does not want to receive a letter or call from the ABCD. Join our speaker, a past chair of the ABCD, as we review some issues that have occurred over his years serving on the ABCD to gain insight into establishing best practices so you never receive that call.

- Gain insight into the ABCD process.
- Better understand best practices to implement.

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

1:05–1:55 p.m.

CONCURRENT WORKSHOPS

WS7: EPCRS & Ethics (Part 2)

This session is a continuation of the previous in which we will continue to address various case studies that administrators will come across and the suggested corrections.

Heather Abrigo, APM, Partner, Drinker, Biddle & Reath

Jennifer Swets, QPA, QKA, Partner, DWC - The 401(k) Experts

WS8: How to Detect & Prevent Fraud in a Qualified Plan

Plans, just like companies, are subject to fraud. Learn to detect risks associated with plan fraud, and how internal controls can manage these risks and prevent fraud, as well as what steps should be taken if fraud is detected. Hear interesting cases involving fraud and what can be learned from them.

Travis Jack, QKA, Audit Partner, Metz & Associates PLLC

Kelsey Mayo, Partner, Poyner Spruill LLP

WS9: Crucial Conversations That Drive Results

It's imperative to have crucial conversations at work, yet we struggle — giving clear, honest, constructive feedback is hard. What if you could effectively engage in thoughtful discussion to better understand one another, and achieve enhanced, more productive, positive relationships and improved performance? Learn how to lay the basis for honest direct communication and create trust among managers, staff and colleagues, and how to effectively give feedback. Gain techniques for sharing tough messages in a way that minimizes defensiveness yet maximizes candor.

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

WS10: Creative Recordkeeper Solutions for Complex Plan Designs

Many recordkeepers can only support standard plan designs, and more complex plans are sometimes "out of the box." In order to handle a complex plan design or certain plan types, exceptions or manual processes have to be put in place. Understanding the limits a recordkeeper may have is important to ensure compliance. Learn how recordkeepers:

- partner with TPAs and advisors on complex plans designs;
- handle student loan plan designs;
- work with attorneys and actuaries on nonqualified and defined benefit plan administration;
- track multiple vesting schedules; and
- administer QJSA and protected benefits that only apply to certain sources.

Ronald H. Ulrich, CPC, QPA, QKA, Sr. Director, Compliance Retirement Services, ADP

WS11: Defined Benefit Odds & Ends

Some topics are too good to be missed, but may not fill an entire workshop. Here's your chance to discuss these miscellaneous items. Potential topics include PBGC coverage, accrual rules, valuation dates, assumption and method changes, funding balances, etc.

Clint A. Blankenship, MSPA, Vice-President, McCloud & Associates, Inc.

Joseph A. Nichols, MSPA, Actuary, DWC – The 401(k) Experts

WS12: DB EPCRS & Self-Correction

Take a close look at how EPCRS covers defined benefit issues, including certain rules only applicable to DB plans. Through real life case studies and examples, learn about the self-correction and VCP submission process. We'll highlight common plan errors and corrections. Participants are encouraged to bring their own experiences to add to the discussion.

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

1:55–2:10 p.m.

BEVERAGE BREAK

2:10–3 p.m.

CONCURRENT WORKSHOPS

WS13: MEPS & ARPs

Recent legislative proposals could make MEPS and/or ARPs more prevalent in the marketplace. In this session you will learn how they work and the impact that it may have on your business.

Craig P. Hoffman, Esq., APM, Counsel, Trucker Huss, APC

S. Derrin Watson, APM, Attorney

WS14: Litigation Trends (Part 1)

During this two-part session we'll review specific case studies involving qualified retirement plans and how you can avoid finding yourself in the same situations.

David N. Levine, Principal, Groom Law Group Chartered

WS15: Drive Business Success with Workplace Flexibility

Workplace flexibility is not new. But how does a business adjust to a workforce that demands flexibility? To remain competitive, companies must develop innovative policies and practices responsive to employees' needs, giving them more control over how they accomplish their work and responsibilities.

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

WS16: Distributions in Recordkeeping

Recordkeepers spend a lot of time on distribution processing, from determining permitted options per plan to verifying participant and beneficiary eligibility to take a distribution. There can be problems with RMDs and force outs when participants don't respond, and issues with gathering required documentation to approve hardship distributions. And loans, who can forget about loans. Discuss the challenges recordkeepers face with processing distributions, and opportunities to improve the plan design to help with administration and avoid errors.

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

WS17: Ethics for Actuaries (Part 1)

Pension professionals and actuaries often face difficult scenarios that test their professionalism and, at times, their ethics. Drawing on real-life scenarios, explore ethical dramas practitioners may face in their day-to-day practice and the ethical standards that actuaries are subject to. Discuss the issues at hand and present best practices for resolution.

- 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.
Michael Z. Eaton, MSPA, CPC, QPA, QKA, Actuary, Summit Benefit & Actuarial Services, Inc.

WS18: DB Informal (*not recorded*)

Whether you enjoy posting or lurking on the ACOPA Google Groups, this session is not to be missed. Engage in open dialogue with the best in the industry to discuss challenges with more than one answer. Bring your questions.

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

3:15–4:05 p.m.

CONCURRENT WORKSHOPS

WS19: Dealing with Divorce

One of the complex areas of administration is dealing with participant DROs and making sure they are qualified. Each provider should have practices and procedures in place to make sure they efficiently process QDROs. Review QDROs from the TPA perspective and gain tips on what you should and shouldn't do in your practices.

Heather Abrigo, APM, Partner, Drinker, Biddle & Reath

WS20: Litigation Trends (Part 2)

A follow-up to the previous session, review case studies involving qualified retirement plans and how you can avoid finding yourself in similar situations.

David N. Levine, Principal, Groom Law Group Chartered

WS21: Mentor Programs

Mentoring can improve employee satisfaction and retention, drive rich learning and development, improve the new employee experience, make your company more appealing to candidates, and train your leaders. An impactful mentoring program is within every employer's reach, but great mentoring programs don't just happen. Learn strategies to design your mentoring program, connect mentors and mentees, and measure success.

Amanda R. Iverson, APM, COO, Pinnacle Plan Design, LLC
Jennifer Swets, QPA, QKA, Partner, DWC - The 401(k) Experts

WS22: Limiting Your Liability

Liability is real for the recordkeeping industry. Whether regulatory, legal or even the liability perceived by our clients, how do we effectively limit our liability? Explore key points, including:

- service provider agreement trends and features recordkeepers include in their agreements to limit liability;
- insurance policy recommendations and claim trends;
- challenges with coordinating service and cost disclosure information, and helping clients meet their disclosure obligations; and
- how to communicate with plan sponsors regarding settlor and plan paid expenses when clear guidance is lacking.

Rick Morgan, Charles Schwab & Co., Inc.

WS23: Ethics for Actuaries (Part 2)

Continue examining ethical dramas practitioners face in their day-to-day practice, and the ethical standards that actuaries are subject to, the issues at hand and best practices for resolution.

Angela Barclay, MSPA, Enrolled Actuary, Pension Benefits Unlimited, Inc.
Michael Z. Eaton, MSPA, CPC, QPA, QKA, Actuary, Summit Benefit & Actuarial Services, Inc.

WS24: IRS and PBGC Audits of DB Plans

Your defined benefit client has been selected for an audit — now what? Look at latest trends plan sponsors experience in connection with IRS & PBGC audits of DB plans. With real-life examples, explore what to do when selected for an audit, and how to best prepare for the process.

Clint A. Blankenship, MSPA, Vice-President, McCloud & Associates, Inc.

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

4:20–5:10 p.m.

OPENING GS1: ARA & ASPPA BUSINESS MEETINGS

Come celebrate the achievements of the ARA and ASPPA! Steve Dimitriou, ARA President, and Jim Nolan, ASPPA President, will provide a year in review, incoming at-large members of the 2020 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 p.m.

GS2: WASHINGTON UPDATE

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.

Brian H. Graff, Esq., APM, Chief Executive Officer, American Retirement Association

Will Hansen, Chief Government Affairs Officer, American Retirement Association

Andrew Remo, Director of Legislative Affairs, American Retirement Association

Allison Wielobob, General Counsel, American Retirement Association

6–7:30 p.m.

WELCOME RECEPTION IN THE EXHIBIT HALL

Join us for the Opening President's Welcome Reception to kick off the 2019 ASPPA Annual Conference! Attendees and meet and mingle with other conference participants and event partners in the exhibit hall. Join your peers for an excellent opportunity to kick off the conference! Guest tickets are available for \$100.

MONDAY, OCTOBER 21, 2019

7–8 a.m.

BREAKFAST IN THE EXHIBIT HALL

7–7:50 a.m.

BREAKFAST SESSIONS

ADP/ACP Testing

Join Bob Kaplan and Jake Linney from ASPPA as they demonstrate the brand-new ASPPA QKA Module: Antidiscrimination Testing. In this course, Bob and Jake cover intermediate ADP testing mechanics, otherwise excludable disaggregation, early participation testing and changing current and prior year testing methods. They will show you how the new ASPPA QKA Modules teach the technical aspects of retirement plans through case-studies, repeatable steps and practice activities.

Are You at Risk? Does Your Firm Have the Appropriate Controls in Place to Mitigate These Risks

Please join team members from Enterprise Iron as they lead a discussion about the different types of Risks that your business is subject to and how that can ultimately affect your Reputation. During this session, we will explore Operational, Compliance, Organization and Technology Risks that play a factor into Reputational Risks, and approaches that you can take to minimize them for your business.

Jeff Evers, Principal Consultant, Enterprise Iron Financial Industry Solutions, Inc.

Tim Scott, Partner, Enterprise Iron Financial Industry Solutions, Inc.

8–8:50 a.m.

CONCURRENT WORKSHOPS

WS25: TPAs Collaborating with Advisors

The partnership between a TPA firm and an advisor affects the plan sponsor and participant experience. High-performing TPAs build businesses that optimize partnerships to offer the best experience possible and increase referral opportunities. Advisors prefer working with TPAs who understand their needs, as well as the plan sponsor's; TPAs prefer working with advisors who specialize in the qualified retirement plan space. Examine and explore best practices in TPA/advisor collaboration.

Jeffery A. Acheson, CPFA, Chief Business Development Officer/Divisional President, Independent Financial Partners

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

WS26: Cybersecurity & Your Firm

With cybercrime on the rise, are you doing everything you should to safeguard your clients, your company and yourself? Gain practical, ready-to-use tools to support your cybersecurity efforts and minimize risk.

Paul M. Perry, Member/Security, Risk and Controls Practice Leaders, Warren Averett, LLC

WS27: 2019 HR Hot Topics

Employment law seems to change constantly, and it can be hard for business owners and managers to keep up. Get an update on new employment law changes, as well as discuss hot topics that can get business owners and managers in trouble. Choose your own adventure, select the HR hot topics that most affect your business, such as:

- employment law update / recent relevant changes
- salary discussions / compensation bans
- #MeToo movement and preventative trainings
- employee classifications
- employee handbooks

Amy Epstein Gluck, Esq., Employment Counsel and Partner, FisherBroyles LLP

WS28: Ethics in Recordkeeping

Recordkeeping has its own set of ethical dilemmas, due in large part to the lack of specific regulations and standards for recordkeeping of retirement plans. Discuss real-life examples of ethical situations in the recordkeeping industry and apply principles of ethical decision-making to those examples. Learn to recognize situations that have ethical conflict and what to do when you find yourself in these circumstances.

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

WS29: FASB Update

Review the changes in FASB's Accounting Standards Update No. 2018-14. Get insight into key points of communication between the actuary, CFO and the auditor in the preparation of the disclosures. Attendees should have a basic understanding of FASB rules and disclosures.

- Gain a broader understanding of the process on setting assumptions for ASC 715.
- Learn the recent changes to the disclosure requirements.
- Obtain insight on communication challenges between the actuary, CFO and the auditor.

Justin Greindl, MSPA, Fidus Actuarial Solutions

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

WS30: Advanced Look at Top-Heavy

While the top-heavy regulations have not changed in many years, how do we apply these rules to current plan designs? We all know a plan is top-heavy when more than 60% of benefits are attributed to key employees, and that a minimum benefit is required for a top-heavy plan. What triggers a 3% minimum versus a 5% minimum allocation? What balances are included in that 60%? How is the plan defined?

Review key concepts, including:

- the rules for making top-heavy determinations;
- the rules for determining the amount of top-heavy contributions, and who gets them across different plan types and designs; and
- best practices for satisfying top heavy requirements when plan language is not explicit, particularly in combined plan design.

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

9:05–11:05 a.m.

GS3: CURRENT EVENTS

Strategy merges with current events of today's retirement plan world. See ASPPA's take on "Are you smarter than a pension geek" where contestants will compete and use lifelines to win. You won't want to miss this fast paced, must-see "edutainment" session as we answer your most pressing questions!

S. Derrin Watson, APM, Attorney

11:05–11:35 a.m.

BEVERAGE BREAK IN THE EXHIBIT HALL

11:35 a.m.–12:25 p.m.

CONCURRENT WORKSHOPS

WS31: Cross-Testing in DC Plans (Part 1)

Every year, more plans utilize cross-testing techniques to maximize allocations within a defined contribution retirement plan. This two-part session covers basic rules and requirements.

Stephen W. Forbes, J.D., LL.M., Forbes Retirement Plan Consulting

WS32: 199A Deductions (Part 1)

Pass-through business retirement plan deductions may be impacted by the new Section 199A Qualified Business Income calculations. Examine how the deduction influences retirement plan decisions, including how certain employers effectively maximize their retirement plans with deductions of more than 100% for their contributions.

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

WS33: Employee Off-Boarding

Sometimes an employee is just not a good fit for an organization. Off-boarding practices have a dramatic impact on the employee experience, yet are often overlooked. Poor termination practices can affect an organization's bottom line, tarnish reputations and directly influence future talent acquisition. Exiting employees who receive respectful treatment will be better brand ambassadors and can reduce your termination risks. Discuss best practices for performance improvement plans, how to structure them and when it's time to pull the plug.

Amy Epstein Gluck, Esq., Employment Counsel and Partner, FisherBroyles LLP

WS34: 403(b) Recordkeeper Tips & Traps

Recordkeeping for 403(b) plans can be simple or complex, and no two 403(b) plans are alike. From the differences between an ERISA 403(b) and Non-ERISA 403(b) plan, unique eligibility requirements, and special catch-up options, recordkeepers have to be agile. Learn and understand:

- tips for working with multiple vendors and information sharing agreements
- best practices on administering loans and hardships
- plan document restatement considerations and the remedial amendment period

Wayne McClain, III, Senior Counsel, Lincoln Financial Group

WS35: Small Plan Approach to ASOPs

All ACOPA actuaries are subject to ASOPs. Finding the right balance between providing the proper disclosure to your client and meeting the Standards of Practice can be a challenge. Explore ASOP 51 and its application to small plans.

- Review of the provisions of ASOP 51.
- Discuss what is in the works for future Standards (prior and pending Exposure Drafts).
- Provide an update on the Changes to the Selection Committee.

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

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

WS36: DB for DC Administrators

Should your client consider adding a DB plan? If someone is going to approach your client about a DB plan, you want it to be you. However, it needs to be the right plan sponsor, and the demographics need to support adding a DB plan.

- Learn how to identify when a DB plan might be appropriate.
- Review key communication points that should be conveyed to the Plan Sponsor to avoid surprises.
- Gain an understanding of changes that might impact the plan design.

Michael Z. Eaton, MSPA, CPC, QPA, QKA, Actuary, Summit Benefit & Actuarial Services, Inc.

Lauren Okum, MSPA, Actuary, Premier Actuarial Solutions

12:25–2 p.m.

LUNCH IN THE EXHIBIT HALL

12:25–2 p.m.

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.

2–2:50 p.m.

CONCURRENT WORKSHOPS

WS37: Cross-Testing in DC Plans (Part 2)

During the second in this two-part series, review examples of the effectiveness of cross-testing for certain clients.

Stephen W. Forbes, J.D., LL.M., Forbes Retirement Plan Consulting

WS38: 199A Deductions (Part 2)

Continue examining how the deduction influences retirement plan decisions, including how certain employers may effectively maximize their retirement plans with deductions of more than 100% for their contributions.

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

WS39: Peer-to-Peer Employee Matters Roundtable

Business leaders work in roundtables with the speakers present to discuss real-life situations surrounding employee issues.

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

William C. Presson, QPA, QKA, Executive Vice President, EGPS, Inc.

WS40: Recordkeeping Industry Updates & Trends (Part 1)

Get updates from recordkeeping industry experts on current topics and latest trends impacting your clients and partners. Discuss what recordkeepers should prepare for, and what to communicate to clients and partners. Topics will include:

- recent developments with multiple employer plans and how recordkeepers are being impacted
- current court cases, including DOL and IRS enforcement, affecting the recordkeeping industry
- legislative and regulatory updates

James Kais, Vice President & Director, Ameritas Life Insurance Corp

Nathan Voris, Managing Director, Business Strategy, Charles Schwab & Co., Inc.

WS41: 415 Limits & MASDs

Multiple Annuity Starting Dates (MASDs) present challenges due to lack of guidance and multiplicity of practitioner opinions. Take an in-depth look at calculating the limitations under Code Section 415 with an emphasis on MASDs.

- How to assess IRC 415(b) benefit limitations under various methods when past distributions have been made
- The differences between the various methods and some insight as to which method might be appropriate to the situation

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

WS42: DB Regulatory Update

Review the new legislation and recent IRS/Treasury guidance impacting defined benefit plans.

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

Kelsey Mayo, Partner, Poyner Spruill LLP

2:50–3:20 p.m.

BEVERAGE BREAK IN THE EXHIBIT HALL

3:20–4:10 p.m.

CONCURRENT WORKSHOPS

WS43: Nonqualified Plans

There are several types of plans not covered by ERISA designed specifically to meet the needs of select executives and employees. Take a look at the implications of operating a nonqualified plan, and the impact on the company, as well as the employees participating.

Jeffery A. Acheson, CPFA, Chief Business Development Officer/Divisional President, Independent Financial Partners

WS44: Nondiscrimination Testing (Part 1)

Qualified retirement plans must have a certain level of fairness when funding contributions to the plan. How do you know if you're being fair? Examine case studies that identify various outcomes of testing a qualified plan for non-discrimination.

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

WS45: TPA Best Practices Panel

Do you ever wonder how everyone else is doing it? Or, is there a better way to do this? Our panel of experienced and diverse TPAs will lead a discussion, and share best practices from their respective firms, as well as their successes, concerns and challenges. They will also answer your pre-submitted and live questions. Share your thoughts and stimulate conversation among your peers.

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

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

William C. Presson, QPA, QKA, Executive Vice President, EGPS, Inc.

WS46: Recordkeeping Industry Updates & Trends (Part 2)

Get updates from recordkeeping industry experts on current topics and latest trends. Discuss what recordkeepers should prepare for, and what to communicate to clients and partners. In part two, explore:

- market consolidation and how recordkeepers work with TPAs subject to a merger or acquisition;
- recent developments in financial wellness and how recordkeepers are impacted;
- health savings accounts; and
- recordkeeping fee and cost trends.

James Kais, Vice President & Director, Ameritas Life Insurance Corp

Nathan Voris, Managing Director, Business Strategy, Charles Schwab & Co., Inc.

WS47: AFTAPs & Benefit Restrictions

Review nuances of the 436 rules and their impact on plan operations. A basic understand of Sec. 436 is assumed for this session.

- Understand the rules and calculations of presumed AFTAPS.
- Gain a refresher on the rules for plan amendments increasing benefits.
- Review the potential issues when benefit restrictions are no longer in place.

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

WS48: Ask the Actuary

Review top questions posed by DC administrators, along with questions the audience may have.

- Gain a basic understanding of the minimum required contribution and maximum deductible limit.
- Learn the importance of the AFTAP certification and its impact on plan operation.
- Review key plan provisions that need to be coordinated when testing combined plans.
- Identify issues that need to be brought to the actuary's attention.

Joseph A. Nichols, MSPA, Actuary, DWC – The 401(k) Experts

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

4:25–5:15 p.m.

CONCURRENT WORKSHOPS

WS49: Takeover Plans Panel

You have a new client with an existing defined contribution plan that you are taking over. What items should you consider? What should you ask for? What may go wrong? Have you ever looked back on a takeover and thought how did that happen? Panelists share their experiences of takeovers — both those that have gone wrong and what could have been done differently, as well as review the best takeover experiences and what facilitated a smooth takeover process.

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

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

Virginia K. Sutton, Consultant, Practice Leaders, VKS Consulting, Johnson & Dugan

WS50: Nondiscrimination Testing (Part 2)

Continue examining case studies that identify various outcomes of testing a qualified plan for non-discrimination.

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

WS51: 3(16) & MEP Service Offerings

Hear a debate of two relatively hot service lines: 3(16) and multiple employer plans (MEPs). Both options are touted to drive down total costs, alleviate administrative headaches and severely reduce client fiduciary liability — are these the disrupters that will change the entire ERISA landscape? The speakers will debate the pros and the cons, and you'll understand the benefits and risks of offering these services.

James R. Nolan, QPA, Chairman of the Board, The Nolan Company

Susan H. Perry, CPC, QPA, QKA, CPFA, President, Edberg & Perry, Inc.

WS52: Participant Services Offerings

As the industry changes, recordkeepers are being asked to provide more services to help plan sponsors administer their plans and interact with participants. What services are considered standard today, and what services should recordkeepers provide to stay competitive in the marketplace? Discuss:

- automatic enrollment administration
- eligibility and employer contribution calculations
- using artificial intelligence
- direct mailing of participant notices and disclosures

Chad Parks, CEO, Ubiquity Retirement & Savings

WS53: Combined Plan Testing & Deductions

The rapid pace at which cash balance plans continue to be adopted reflects their underlying tax deferral and non-discrimination testing advantages. Explore appropriate plan design given deduction and non-discrimination testing concerns. Attendees should have an understanding of cash balance plans and combined plan operation.

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

WS54: Floor Offset Plans

Many practitioners believe floor offset plans are a cost effective way to provide benefits under a DB/DC combination, while others claim that they add cost, instability and uncertainty, and increase complexity. Explore the benefits and potential pitfalls of floor offset plans, how floor offset benefits are calculated, and the advantages and disadvantages of this plan design type.

Lawrence Deutsch, FSPA, President, Larry Deutsch Enterprises

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

5:30–6 p.m.

HILL RALLY

If you're participating in the Meetings on Capitol Hill, please make sure to attend this very important informational rally. You will be given inside tips on how to talk to Members of Congress and their staff, what to expect during those meetings and how your meeting will make a difference! If you're not signed up for the Hill meetings, sign up today! Make your voice heard on Capitol Hill and let Congress know that the 401(k) is how America saves!

Monday Night – Open Evening

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!

TUESDAY, OCTOBER 22, 2019

7–8 a.m.

BREAKFAST IN THE EXHIBIT HALL

7–7:50 a.m.

BREAKFAST SESSIONS

ADP/ACP Test Corrections

Join Bob Kaplan and Jake Linney from ASPPA as they demonstrate the brand-new ASPPA QKA Module: Antidiscrimination Test Corrections. In this course, Bob and Jake cover correcting a failed ADP or ACP test, shifting deferrals to the ACP test, making QNEC corrections and explaining a failed ADP/ACP test to

a plan sponsor and participant. They will show you how the new ASPPA QKA Modules teach the technical aspects of retirement plans through case-studies, repeatable steps and practice activities.

The coming DC storm: How to avoid a crisis in the DC market

Americans are under-saved, and equity return expectations are declining. Challenges lie ahead in the DC space. But how can you help investors weather the crisis?

Key takeaways:

- The types of investments that can help participants in volatile markets
- The downside of the race to zero fees
- Next-gen features to help participants build stronger balances

Jonathan Young, SVP, Senior National Accounts Manager, Capital Group | American Funds

8–8:50 a.m.

CONCURRENT WORKSHOPS

WS55: What to do about Missing Participants

What do you do when plan participants go missing? Is there any way to prevent this from happening? The only thing harder than getting employees to participate in a qualified plan is getting them paid out of the plan. Discuss best practices for missing participants.

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

Michael F. Smith, Vice President Qualified Plan Consulting, Voya Financial

WS56: Pension Plan Design

Happiness is a choice; so is how you design a pension plan. 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. Focus on plan designs that should be carefully considered and why.

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

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

WS57: Ethics for Business Leaders

The business decision-making process will always present ethical considerations. Business leaders are faced with ethical quandaries on a regular basis. What can you do to prevent ethical problems?

Brian K. Furgala, CPC, QPA, Director of ERISA Services, Wolters Kluwer Law & Business

WS58: Top Takeover Issues

Employers start and maintain a retirement plan for many reasons. As recordkeepers, it is our responsibility to ensure the smooth implementation of a plan, which includes being the quarterback and coordinating all impacted parties. Hear – and learn - about:

- the challenges with implementing plans
- techniques to make the process better for plan sponsors and recordkeepers
- funny stories of the issues that have arisen while taking over plans from another provider

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

WS59: RMDs in the DB World

There are many complexities in determining the required minimum distributions (RMDs) in a defined benefit plan. Explore challenges that arise in calculating the RMD in a defined benefit plan.

- Review RMD rules for defined benefit plans and its coordination with IRC Sec. 436
- Learn methodologies to minimize distributions

Charles A. Brown, MSPA, QPA, QKA, Economic Group Pension Services, Inc.

WS60: PBGC Update (Part 1)

*PBGC representatives will do a deep dive into coverage and reportable events.
Kristina Archeval, Pension Benefit Guaranty Corporation (invited)
Martin L. Pippins, MSPA, Executive Director, ACOPA & Director of Regulatory Policy
Andrea Wong, Pension Benefit Guaranty Corporation (invited)*

9:05–10:45 a.m.

GS4: GOVERNMENT UPDATE

Come hear reports from officials on what's happening in today's government.
*Preston Rutledge, Assistant Secretary of Labor of the EBSA, U.S. Department of Labor (invited)
Carol Weiser, Benefits Tax Counsel, U.S. Department of Treasury (invited)*

11–11:50 a.m.

CONCURRENT WORKSHOPS

WS61: Ethics Today

It's never the wrong time to do the right thing. As an ASPPA member you are subject to the Code of Conduct of the organization. This interactive session will provide highlights of the code that every member should be familiar with plus some real life situations that require you to apply those ethical standards. How would you respond? How would the person next to you respond? Join us for a look at ethics and how they pop up in all types of situations.

*Craig P. Hoffman, Esq., APM, Counsel, Trucker Huss, APC
Robert M. Kaplan, CPC, QPA, Director of Technical Education, American Retirement Association*

WS62: New in Hardship Distributions

The IRS released new regulations into effect January 1, 2019. What does that mean to you? Take a deep dive into the new regulations and the impact on qualified retirement plans.

*Robert Richter, Retirement Education Counsel, American Retirement Association
Michael F. Smith, Vice President Qualified Plan Consulting, Voya Financial*

WS63: When to Fire Clients and Referral Sources

Your client won't listen or follow your guidance. The client causes your valuable team extreme amounts of stress. Is it time to tell this client, "You're fired?" If so, what is the best way to fire a client? Discuss these hard situations and how to decide when it is time to cut ties with the clients and/or referral sources.

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

WS64: Recordkeeper Talent & Development

In today's competitive environment, developing, coaching and retaining employees is crucial to your success. There can be several career paths working at a recordkeeper so it's important to understand how to identify where employees fit. Gain ideas on recruiting and retention, as well as talent management and managing employee turnover.

Steve Anderson, Talent Consultant, CPS Inc.

WS65: Advanced Plan Designs – Pushing the limits

Examine how you can use advanced plan design techniques to push the limits of what is possible. Learn how to proactively create plan designs to lessen the probability of testing failures, and develop alternate methods of testing that could potentially correct the failures.

- Compare available options to use for nondiscrimination testing.
- Identify plan design opportunities during testing failures.
- Effectively communicate the issues and challenges to the plan sponsor.

Lawrence Deutsch, FSPA, President, Larry Deutsch Enterprises

WS66: PBGC Update (Part 2)

PBGC representatives will discuss Premiums, Standard Terminations and Missing Ps. The update will cover what's new in areas other than coverage and reportable events. Bring your questions about PBGC-related topics. Different topics will be covered in each session.

Sara Eagle, Assistant Chief Counsel, Pension Benefit Guaranty Corporation (invited)

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

Brad Porter, Pension Benefit Guaranty Corporation (invited)

Amy Viener, Pension Benefit Guaranty Corporation (invited)

11:50–2:50 p.m.

MEETINGS ON CAPITOL HILL

We need your help to educate, inform, and influence members of Congress on the success and importance of the employer-sponsored retirement system. This is your chance to engage your elected officials and make a difference in the industry and America's retirement. [Click here](#) to sign up for Meetings on the Hill. *Visits will not conflict with sessions and all arrangements will be made on your behalf.*

11:50–2:50 p.m.

LUNCH IN THE EXHIBIT HALL

3–3:50 p.m.

CONCURRENT WORKSHOPS

WS67: Distributions & Associated Risks

Every plan experiences payouts and distributions in some form or fashion, with each transaction providing some type of risk. Discuss risks surrounding payouts, and strategies to mitigate the risks.

Kelly Marie Hurd, CPC, QPA, QKA, Director of Plan Consulting, Qualified Retirement Plan Services

Robert Richter, Retirement Education Counsel, American Retirement Association

WS68: Compensation Case Studies (Part 1)

What is your client providing you? And, is it what you need? This two-part session examines the different options plans have when defining compensation. Review several case studies covering safe harbor and non-safe harbor definitions of compensation, as well as earned income. Gain an in-depth understanding of how these types of compensation are determined and how they apply in different testing scenarios.

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

S. Derrin Watson, APM, Attorney

WS69: Disaster Recovery

What does "disaster recovery" really mean? When disaster strikes, you need to be ready. Having a disaster recovery plan is crucial. You want to make sure operations are restored with minimal down time, your data is safe, and you understand your risks. Learn tips and tools to survive a disaster.

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

Paul M. Perry, Member/Security, Risk and Controls Practice Leaders, Warren Averett, LLC

WS70: The Future of Fintech

Machines that can read your mind, systems to make deals instantly and securely, new strategies to protect from intrusions on the cloud — these are just three ways technology is transforming the financial services industry. Learn what is coming and how companies are rising to the challenge, and see what you can do as a financial intermediary to take advantage of the opportunity technological disruption brings.

- What are AI, NLP, big data, smart machines and the internet of things?
- How could blockchain transform banking and money management?
- How has cybersecurity adapted to the cloud and the prospect of quantum computers?

- What have leading financial firms done to refashion themselves as technology companies?
- What can advisors, employers and employees do to take advantage of the fintech revolution?

Ryan Tiernan, Senior National Account Manager, The American Funds by Capital Group

WS71: Advanced Plan Designs – is it too good to be true?

If it sounds too good to be true, it probably is. The proposal may be an easy sell, but what could go wrong? This session will take a look at the potential pitfalls in various plan designs, including but not limited to, fully insured, floor offset and carve outs.

Norman Levinrad, FSPA, CPC, President, Summit Benefit & Actuarial Services, Inc.

WS72: Litigation Update Impacting Actuaries

Review recent court decisions and how they affect defined benefit plan and pension actuaries, gain insight on potential areas of concern in an actuary's plans or practices, and learn practical changes to minimize risk for the actuary and clients.

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

3:50–4:20 p.m.

BEVERAGE BREAK IN THE EXHIBIT HALL

4:20–5:10 p.m.

CONCURRENT WORKSHOPS

WS73: DC Document Issues

Keeping defined contribution retirement plan documents up-to-date is a never-ending task. And, it's not uncommon to find crazy errors written into a retirement plan document. Focus on identifying, correcting and working through some of the common mistakes found in retirement plan documents, and explore challenges that are faced around document designs and the practical application of these designs.

Brian K. Furgala, CPC, QPA, Director of ERISA Services, Wolters Kluwer Law & Business

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

WS74: Compensation Case Studies (Part 2)

Continue to review several case studies covering safe harbor and non-safe harbor definitions of compensation, as well as earned income.

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

S. Derrin Watson, APM, Attorney

WS75: Using Tech to Make Your Practice More Efficient

As technology evolves, so do the needs and resources available to business owners and managers. Utilizing inexpensive technology can increase efficiencies and effectiveness for your business. Our panelists share best practices of utilizing technology, and introduce technology solutions to streamline and address common struggles. Get answers to your questions; submit them ahead of time. Discuss key concepts, including:

- electronic document signing solutions;
- shared network solutions;
- bill paying options; and
- expense tracking features.

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

Kelly Marie Hurd, CPC, QPA, QKA, Director of Plan Consulting, Qualified Retirement Plan Services

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

WS76: Recordkeeping Communications

Do you know when to call your legal team? What is the best way to communicate sensitive issues within your firm? Can you identify attorney-client privileged information and what communications contain legal advice? Discuss key legal topics, including:

- attorney-client privilege and which communications are protected by the privilege
- what information is considered confidential and how to maintain confidentiality
- how to implement good communication habits
- legal communication case studies

Wayne McClain, III, Senior Counsel, Lincoln Financial Group

WS77: Defined Benefit Plan Documents

Pre-approved documents have gained popularity. And, for the first time, cash balance plans may use pre-approved documents. How do you know when a pre-approved document is the right choice? What should you do when your plan design doesn't work on a pre-approved document? Learn how to answer these questions and more.

John P. Griffin, Principal, Actuarial Systems Corporation

WS78: DB Q&A with the Experts

Get answers to your technical defined benefit and other plan-related questions from industry experts. Come prepared with questions you encountered in your practice or questions that have been raised over the course of the conference.

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

Lawrence Deutsch, FSPA, President, Larry Deutsch Enterprises

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

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

8–11 p.m.

WOODSTOCK CONCERT

Get out your hippie costumes and celebrate the upcoming 50th anniversary of Woodstock and experience the best of the iconic Woodstock era. [GROOVIN' ON TOUR](#) is a theatrical, electrifying concert experience....re-living the music and images of the 60's and early 70's with the music of the music of Santana, Jimi Hendrix, Bob Dylan, The Grateful Dead, CSN&Y, Cream, The Who, The Doors, Jefferson Airplane, Janis Joplin, Joni Mitchell, The Rascals, Joe Cocker, Vanilla Fudge, Carole King, Sly Stone, Linda Ronstadt. Peace & Love!

WEDNESDAY, OCTOBER 23, 2019

8–8:50 a.m.

CONCURRENT WORKSHOPS

WS79: Terminating a Qualified Retirement Plan

What has a beginning must also have an end. With qualified retirement plans, this ending comes in the form of a plan termination, and is not always as simple as it sounds. What do you do if the plan is out of compliance, or if the plan has not adopted the most recent required amendment or restatement? Review the potential complexities of terminating a qualified retirement plan, as well as myths surrounding plan terminations.

Stephen W. Forbes, J.D., LL.M., Forbes Retirement Plan Consulting

WS80: Determining Service in a Qualified Plan

There are three methods for counting service: Elapsed Time, Actual Hours and Equivalency. Take a high-level look at each method and discuss some of the picky rules plaguing these determinations.

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

WS81: Transitional Leadership Panel

Transitioning to a new leadership team can be difficult, but managing change is imperative. Adapting to an ever-changing workplace and transitioning leadership from employees to owners is a struggle many businesses face. Hear from two firms describing their transitional paths; one participant from each firm is handing off the reins, and one is taking the reins. They discuss what worked, what didn't and how they shifted their business from one generation to the next.

Julie A. Altig, QPA, QKA, VP of Operations, Atlantic Pension Services, Inc.

Beverly Bates Haslauer, CPC, QPA, QKA, President Emeritus, The Haslauer Group, Inc.

Jonathan Bates Haslauer, QPA, QKA, President, The Haslauer Group, Inc.

Barbara B. Leadem, QPA, QKA, Senior Vice President, Atlantic Pension Services Inc.

WS82: Strengthening Recordkeeper Partnerships

A strong relationship between a recordkeeper and their partners — including TPAs, actuaries and investment advisors — generally ensures a long-term relationship with the end client. Take a look at the considerations that need to be made by both sides of the relationship, and examine aspects around flexibility, custom recordkeeper service and standard processes, including:

- working with multiple plans that may also have multiple recordkeepers;
- how to coordinate services when non-traditional assets are held in a retirement plan; and
- best practices for collaborative communication and support of the end client.

Heather N. Windjue, QKA, AVP Operations, John Hancock

WS83: The Challenges of Takeovers (Part 1)

This two-part session discusses the ins and outs of takeovers. Part one provides a framework for the actuarial information needed for a smooth transition of actuarial services.

- Identify the information to request.
- Gain an understanding of Revenue Procedure 2017-56 and its applications.
- Review of the Code of Conduct as it pertains to cooperation amongst actuaries.

Charles A. Brown, MSPA, QPA, QKA, Economic Group Pension Services, Inc.

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

WS84: Cash Balance Plans (Part 1)

Cash Balance plans continue to gain popularity. This two-part session covers the design and nondiscrimination testing of cash balance plans. Attendees should have a basic understanding of cash balance plans.

- Learn the accrual rules for providing a past service credit.
- Review the rules using actual rate of return for the interest crediting rate.
- Discuss the challenges with cash balance floor offset plans.

Norman Levinrad, FSPA, CPC, President, Summit Benefit & Actuarial Services, Inc.

9:05–9:55 a.m.

CONCURRENT WORKSHOPS

WS85: How M&As Impact Retirement Plans

Business transactions involving retirement plans can be filled with pitfalls. 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.

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

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

WS86: The Old Rules and the Impact on Today

What's old may be new again. Many plan designs and features from "back in the day" are still active in some plans. Examine some of the not-so-common-anymore plan features that TPAs still must be aware of and contend with, including Money Purchase plans, QJSA rules, life insurance in plans and annuity payouts.

John P. Griffin, Principal, Actuarial Systems Corporation

WS87: Peer-to-Peer Business Leaders Wrap-Up Roundtable

During this peer-to-peer session, business owners and managers will take a deep dive into the areas covered at the conference — as well as anything else a business leader wants to cover — to ensure everyone leaves with solid tips on how to better their business.

William C. Presson, QPA, QKA, Executive Vice President, EGPS, Inc.

WS88: Recordkeeper Roundtable Rumble

Join your peers for a roundtable discussion of current issues and challenges recordkeepers face. Share experiences and ideas for championing your company and the performance of our industry. This facilitated session encourages audience engagement and participation.

- DOL and IRS inquiries, and how to properly respond
- Reporting: What do your partners and clients need and how to deliver the information
- Plan participant and sponsor communication best practices

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

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

WS89: The Challenges of Takeovers (Part 2)

Part two explores what to do when the transition does not go smoothly. Bring your own war stories to this open dialogue of challenges and issues.

Charles A. Brown, MSPA, QPA, QKA, Economic Group Pension Services, Inc.

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

WS90: Cash Balance Plans (Part 2)

Continue exploring the design and nondiscrimination testing of cash balance plans.

Norman Levinrad, FSPA, CPC, President, Summit Benefit & Actuarial Services, Inc.

9:55–10:15 a.m.

BEVERAGE BREAK

10:15 a.m.–12 p.m.

GS5: ASK THE EXPERTS

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/2019-asppa-annual-ask-the-experts/>.

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

Brian K. Furgala, CPC, QPA, Director of ERISA Services, Wolters Kluwer Law & Business

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

Kelsey Mayo, Partner, Poyner Spruill LLP

Jennifer Swets, QPA, QKA, Partner, DWC - The 401(k) Experts