



# Capital Forum on Pensions

May 21, 2014

## AGENDA

Financial Advisor Track appears in green brought to you by:



Insurance, Retirement,  
Investments and Advice.

| Time          |  | Description   | Location                     |
|---------------|--|---|------------------------------|
| 7:30 – 8:15   | Registration & Breakfast   |   | Bronze Room & Sponsors Alley |
| 8:15 – 8:30   | Welcome and Announcements  |   | Gold Room                    |
| 8:30 – 9:45   | S. Derrin Watson, JD<br>SunGard Relius<br>Session 1                                | <b>Pension Updates</b> – Topics include: General current developments with Internal Revenue Service and Department of Labor and what’s brewing on Capitol Hill.   | Gold Room                    |
| 8:30 – 9:45   | Gregory W. Kasten, MD, CFP, AIFA®, CPC<br>CEO and Founder of Unified Trust Company | <b>Understanding the Gap in Your Gap Analysis</b> - This session will help advisors better understand the factors needed for sound actuarial retirement income analysis; how to identify the ten most common mistakes in “off the shelf” gap reports; and develop dashboard reports for plan sponsors showing which actuarial metrics are in good shape, and what areas of the plan need focus and improvement. | East Terrace                 |
| 9:45 – 10:00  | BREAK  | <b>Prize drawing #1</b>   | Sponsors Alley               |
| 10:00 – 11:15 | S. Derrin Watson, JD<br>SunGard Relius<br>Session 2                                | <b>Controlled Groups, PPA Documents</b><br>Understand Control Group rules and regulations from the author of “Who is the Employer?” Get the details on the Pension Protection Act documents that will be available at the time of this conference.  | Gold Room                    |

| Time          |   | Description  | Location        |
|---------------|---|--|-----------------|
| 10:00 – 11:15 | David Blanchett, CFA, CFP<br>Head of retirement research for Morningstar Investment Management            | <p><b>Optimal Lifecycle Investing Strategies for 401(k) Plans, Getting Participants To and Through Retirement</b></p> <p>This presentation will explore optimal investment strategies for 401(k) plans, focusing on the unique needs of participants in both the accumulation and decumulation stages. The accumulation portion will overview the potential benefits of target-date, target-risk, and managed accounts as QDIAs as well as considerations surrounding the core menu to help get 401(k) participants “to” retirement. The decumulation portion will explore optimal retirement income strategies using both guaranteed and nonguaranteed options to help get participants “through” retirement.</p> | East Terrace    |
| 11:15 – 11:30 | BREAK   |  | Sponsors Alley  |
| 11:30 - 12:30 | <b>WORKSHOPS</b>  |  |                 |
|               | <p><b>Session 1 -</b><br/>Ken Ruthenberg<br/>Chang,<br/>Ruthenberg &amp;<br/>Long</p>                     | <p><b>7 Deadly Sins of Administration</b></p> <p>This presentation takes a tongue-in-cheek look at the most common retirement plan document and administration day-to-day errors including plan document errors, eligibility violations and other worker classification problems, employer contribution mistakes, and abusive transactions.</p>  | To Be Announced |
|               | <p><b>Session 2 –</b><br/>Neff McGhie, EA,<br/>MSPA<br/>Sierra Pension<br/>Services</p>                   | <p><b>Cash Balance Plans 101 for Advisors</b></p> <p>Come find out what all the hoopla is about cash balance plans. Neff will discuss the pros and cons of cash balance plans, show some examples of how they work, talk about interest rates that should be used, and why all your clients should want one!</p>   | East Terrace    |
|               | <p><b>Session 3 –</b><br/>Ilene H. Ferenczy,<br/>J.D., CPC, APA and<br/>James C. Paul<br/>(Jim), J.D.</p> | <p><b>Ethics -</b> Please join Jim and Ilene for a lively and practical discussion of ethical issues for retirement plan practitioners. What obligations do practitioners have when their fees have not been paid? How do you deal with conflicts of interest? This session will include case studies, and questions and audience participation is welcome.</p>  | To Be Announced |

| Time   |   | Description   | Location             |
|--|---|---|----------------------|
| 12:30 – 1:30   | LUNCH   |   | Patio & East Terrace |
| 1:30 – 2:30<br><br><b>THIS IS AN ADVISOR SESSION</b> | <b>General Session</b><br><br>Ilene H. Ferenczy, J.D., CPC, APA and James C. Paul (Jim), J.D. | <b>Legal Aspects of offering 3(16) Fiduciary Plan Administration Services &amp; 3(38) Fiduciary Investment Management Services</b><br><br>Many TPAs and Investment Advisors are now offering fiduciary services as 3(16) Plan Administrators and 3(38) Investment Advisors. Come to this session to hear what Jim Paul and Ilene Ferenczy have to say about these arrangements, including the benefits and risks to Plan Sponsors and how TPAs and Investment Advisors may limit their liability, as well as practical steps that can be taken to limit liabilities. Jim and Ilene will also discuss how service agreements can be crafted to prevent taking on more liability than you may intend and how limitations can and should be communicated to Plan Sponsors. | Gold Room            |
| 2:30 – 2:45  | BREAK   | <b>Prize Drawing #2</b>   | Sponsors Alley       |
| <b>2:45 – 3:45</b>                                   | <b>WORKSHOPS</b>  |   |                      |
| 2:45 – 3:45  | <b>Session 1 -</b><br>Marcel Weiland, J.D.<br>Chang, Ruthenberg & Long                        | <b>How to Avoid the “My Plan’s Been Disqualified” Blues</b><br><br>According to the former head of IRS Employee Plans Examinations, what is the key to limiting your exposure in an IRS audit? Internal controls. Learn how to establish procedures and controls that will enable you to increase compliance and decrease your audit exposure. Learn about the IRS Questionnaire Self Audit Tool, a self-audit and internal control tool that the IRS produced based on its 2010 401(k) Questionnaire.  | To Be Announced      |

| Time        |  | Description   | Location        |
|-------------|--|---|-----------------|
| 2:45 – 3:45 | <b>Session 2 –</b><br>Neff McGhie, EA,<br>MSPA<br>Sierra Pension<br>Services | <b>The Brave New World of Cash Balance Plans</b><br>Now that the IRS has removed a large hurdle to implementing cash balance plans, it's time to dig in and learn more about how they work. Neff will discuss the ins and outs, what makes them a defined benefit plan still, why you (and your client) can't think of it as a super-profit sharing plan, and why you'll only be setting up cash balance plans and not traditional plans any longer   | To Be Announced |
| 2:45 – 3:45 | <b>Session 3 –</b><br>Patrick Carter,<br>VP<br>JP Morgan                     | <b>Alternative Investments in Retirement Plans</b><br>Alternative investments are increasingly prevalent in the portfolios of institutions and high net worth individuals. Is there a role for alternatives in defined contribution plans? What role do alternatives currently play in DC plans? This session will define the scope of alternative investments, look at the role alternatives currently play in defined contribution plans, discuss the pros and cons, and look at the future role alternatives may play in DC plans. | To Be Announced |
| 3:45 – 4:00 | BREAK  | <b>Prize Drawing #3</b>   | Sponsors Alley  |
| 4:00 – 5:00 | Panel Discussion and Q&A   | <b>Ilene Ferenczy, Jim Paul, David Blanchett, Ken Ruthenberg and Marcel Weiland</b><br>Here is your chance to ask the experts! Submit questions throughout the day and get them answered in this session.   | Gold Room       |
| 5:00 – 5:30 | Continuing Education Sign-outs   |   | Bronze Room     |

**Thank you for attending!**

Visit the conference website to access presentations and give us feedback at:

[2014 Capital Forum on Pensions](#)