nipa National Institute of Pension Administrators

WP&BC WESTERN PENSION & BENEFITS COUNCIL

ADVANCE PROGRAM

2019 NAFE San Diego

APRIL 28 – MAY 1



LEARN, DISCOVER AND GROW AT THE ONLY EVENT DESIGNED FOR RETIREMENT PLAN PROFESSIONALS LIKE YOU.

In a sunny new location, the 2019 NIPA Annual Forum & Expo (2019NAFE) is coming to San Diego this April 28 - May 1 for four days of enriching and relevant education to enhance the services you provide to your clients.

It's the most cost-effective option for receiving the latest updates accross all aspects of the retirement plan industry, including day-to-day tasks, the impact of recent or forthcoming legislation, industry trends and practical tools that will expand your pension administration knowledge.

Here's what you'll find:



Tips for business growth and productivity increases that will allow you to bill more, work more plans, and make more money.



Opportunities to earn up to **22 NIPA and ERPA CPE credits** as well as credits from JBEA, NASBA, and other professional designations. See general CPE information on page 13.



Invaluable relationships with your peers and colleagues through networking sessions and casual conversation.



Expanded knowledge with world-class speakers in **more than 50 educational sessions** focused on the most pressing issues you face each day.



The latest industry products and services in the marketplace from more than 50 top industry vendors.



Leading-edge technology, products and solutions in Vendor Solution Presentations.

After the NAFE, you'll be able to:

- Recognize and apply best practices in all aspects of defined contribution, defined benefit and health and welfare plan design and administration
- Understand the latest in regulatory guidance
- Describe the impact that current legislative conditions have on retirement plans
- Understand the enforcement direction of the IRS and DOL through discussions on current audits and investigations
- Discover techniques to improve business outcomes

Choose from four different educational tracks.

Business Topics are designed for office managers, operations directors, HR staff, and those who fulfill multiple roles in your office.

Defined Benefit will cover critical areas of interest for attendees, including traditional DB offerings, cash balance plans, funding and more.

Defined Contribution will allow attendees to gain expertise across all areas of DC plan management, including contributions, eligibility, and testing.

Specialty Topics will cover topics like ERISA updates, audits, ethics, 403(b), non-qualified, health and welfare, plan documents and governmental plans.

Meet these industry vendors in the Expo Hall:

Actuarial Systems Corporation
American Funds
CLA (CliftonLarsonAllen)
Colonial Surety
Creative Benefits Strategies
CUNA Mutual Retirement Solutions
DATAIR Employee Benefit Systems, Inc.
Empower Retirement
ERISApedia.com
PensionPro FPS Trust
John Hancock Retirement Plan Services
Lincoln Financial Group
MassMutual
National Registry of Unclaimed Retirement Benefits
OneAmerica
PenChecks, Inc.
PensionPro
Pinnacle Plan Design, LLC
Rollover Saver
T. Rowe Price Retirement Plan Services, Inc.
The Entrust Group
Transamerica
Vanguard
Voya Financial
Wolters Kluwer

(As of 1/10/2019)

EXPO HALL HOURS

Sunday, April 28 • 5:45 p.m. – 7:15 p.m.
Monday, April 29 • 7:30 a.m. – 7:00 p.m.
Tuesday, April 30 • 7:45 a.m. – 3:30 p.m.

Thank you to the 2019NAFE sponsors:

PLATINUM

John Hancock RETIREMENT PLAN SERVICES

VOYA FINANCIAL

GOLD

CAPITAL GROUP® | AMERICAN FUNDS®

SILVER

PENCHECKS TRUST

T.RowePrice

MOBILE APP SPONSOR

TheStandard

BRONZE

Colonial Surety
Empower Retirement
FPS Trust
Lincoln Financial Group
MassMutual
Transamerica
Wolters Kluwer

(As of 1/10/2019)

ENJOY EVERYTHING YOU AND YOUR EMPLOYEES LOVE ABOUT THE NAFE, YEAR-ROUND!

Now, even more of your staff members can benefit from three days of live educational sessions with the virtual component to the 2019NAFE on April 28-30. The **2019NAFE Virtual Conference** is a cost-effective way for everyone to experience a portion of the event first-hand!

The 2019NAFE Virtual Conference allows you to:



Offer cost-effective continuing professional education to multiple employees at a great value.



Earn up to **19 NIPA and ERPA CPE credits**, by attending all three days of the virtual sessions – more than a year's minimum of CPE credits in just three days!



Attend sessions live or as recorded sessions – available with year-round access.



Save on travel and hotel costs by participating in live streaming sessions where participants will have the ability to see the speaker and session materials and interact live with the event from their office.



VIRTUAL CONFERENCE SESSIONS INCLUDE:

- Application of Controlled and Affiliated Service Group Rules
- Beneficiary Designations – It's Just Another Piece of Paper…Until Somebody Dies!
- Cyber Security – Are You at Risk?
- DC Cross-testing and the Things That Make You Go, Hmm?
- Doing Good in A Complicated World – Leadership Ethics
- Foundations of Controlled and Affiliated Service Groups
- Handling Missing Participants
- Helping Plan Sponsors Prepare for the Annual Audit
- Managing Emotions at Work
- Plan Corrections in Real Life – Beyond EPCRS
- Proposed Multiple Employer Plan Regulations – Opportunity or Not?
- Quirky Situations that Arise and How You Deal with Them!
- Voluntary Fiduciary Correction Program (VFCP) - What and When to File?
- What "Transactions" in a Plan Are "Prohibited" and What Does That Mean?
- What's Happening in Washington?

Schedule of Events

Schedule subject to change.

Business Topics
Defined Benefit
Defined Contribution
Specialty Topics
Virtual Conference Sessions

SUNDAY, APRIL 28

9:00 a.m. – 6:30 p.m. **Registration Open**

12:15 p.m. – 12:45 p.m. **New Attendee Orientation**

1:00 p.m. – 2:30 p.m. **General Session: What's Happening in Washington?**
Reagan Anderson, Senior Vice President, Government Relations, Capitol Group; Craig Hoffman, Of Counsel, Trucker Huss, APC

2:30 p.m. – 3:00 p.m. **Afternoon Break**

3:00 p.m. – 4:15 p.m. **Educational Sessions:**

High Performance TPAs: A Record-keeper's Perspective
John Maury, CPA, TPA Regional Marketing Director, John Hancock Retirement Plan Services; Beth Robinson, CRPS, Regional Marketing Director, Central – TPA Services, John Hancock

Navigating PBGC From A to T
Mary Ann Rocco, EA, MSPA, Owner, EA Consulting Actuary

Quirky Situations That Arise and How You Deal With Them!
Virginia Sutton, QKA, QPFC, Founder; VP Retirement Plan Practice, VKS Consulting; Johnson & Dugan

Keeping Your Plan Documents Current
John Griffin, J.D., LL.M., Principal, ASC Institute, LLC

4:15 p.m. – 4:30 p.m. **Afternoon Break**

4:30 p.m. – 5:45 p.m. **Educational Sessions:**

Am I Doing This Right? TPA Best Practices Panel Discussion
Joe Burt, APA, APR, ERPA, QKA, QPA, President, Pension Plan Specialists P.C.; Theresa Conti, APR, ERPA, QKA, President, Sunwest Pensions; Arasely Valdez, APA, ERPA, QKA, QPA, Shareholder and Practice Manager, Nova 401(k)

Clarifying the Muddy Waters of the Qualified Business Income Deduction: One Year In
Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC

Handling Missing Participants
Spiro Preovolos, President, PenChecks Trust

ERISA Litigation: What You Need to Know
R. Bradford Huss, Director, Trucker Huss, APC

5:45 p.m. – 7:15 p.m. **Welcome Reception in the Expo Hall**

7:00 p.m. – 8:00 p.m. **Beers With Peers***
**Under 40 Networking Event*

MONDAY, APRIL 29

7:30 a.m. – 6:00 p.m. **Registration Open**

7:30 a.m. – 8:15 a.m. **Continental Breakfast in Expo Hall**

7:45 a.m. – 8:15 a.m. **NIPA Annual Business Meeting**

8:15 a.m. – 9:45 a.m. **General Session: Doing Good in A Complicated World – Leadership Ethics**
Sarah Simoneaux, CPC, Founding Partner, SCS

9:45 a.m. – 10:15 a.m. **Morning Break in Expo Hall**

10:15 a.m. – 11:05 a.m. **Educational Sessions:**

How to Create a Customer Experience in Today's Immediate Gratification World
Lara Hise, Vice President, TPA Services, Transamerica

Nightmare on DB Takeover Street
Mary Ann Rocco, EA, MSPA, Owner, EA Consulting Actuary

Automatic Contribution Arrangements: Perhaps Not So Automatic
Kim Martin, APA, CPC, QPA; Director of Education, NIPA; Account Executive, Bates and Company, Inc.

Helping Plan Sponsors Prepare for the Annual Audit
John Russon, CPA, Partner, Pension Assurance

11:05 a.m. – 11:25 a.m. **Morning Break in Expo Hall**

11:25 a.m. – 12:15 p.m. **Educational Sessions:**

Leading in a Virtual World
Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Defined Benefit – Ask the Experts
Phil Allen, ASA, EA, FCA, Actuary, Nova 401(k); Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC; Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.

Foundations of Controlled and Affiliated Service Groups
Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

Ethics – NIPA's Code of Conduct
Alison J. Cohen, Esq., CPC, Partner, Ferenczy Benefits Law Center

12:15 p.m. – 1:15 p.m. **Box Lunch in Expo Hall**

1:15 p.m. – 2:30 p.m. **Education Sessions:**

Creating an Employee Experience That Attracts, Retains and Develops Great Talent
Sarah Simoneaux, CPC, Founding Partner, SCS

Combined Plan Issues: Testing and Deductions
Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC

Application of Controlled and Affiliated Service Group Rules
Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

DOL Investigations – What's New?
R. Bradford Huss, Director, Trucker Huss, APC

2:30 p.m. – 2:45 p.m. **Afternoon Break in Expo Hall**

2:45 p.m. – 3:15 p.m. **Vendor Solution Presentations**

3:15 p.m. – 3:30 p.m. **Afternoon Break in Expo Hall**

3:30 p.m. – 4:20 p.m. **Educational Sessions:**

Managing Emotions at Work
Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Valuation Dates for Defined Benefit Plans
Phil Allen, ASA, EA, FCA, Actuary, Nova 401(k); Mary Ann Rocco, EA, MSPA, Owner, EA Consulting Actuary

Compensation Calculation for the Self-Employed
Stephanie Terry, APA, CPA, QKA, Partner, Pinnacle Plan Design, LLC

Taking the Mystery out of Governmental Plans
Rod Stortenbecker, CPC, QPA, Assistant Vice President Compliance, Lincoln Financial Group

4:20 p.m. – 4:40 p.m. **Afternoon Break in Expo Hall**

4:40 p.m. – 5:30 p.m. **Educational Sessions:**

Marketing and Selling Strategies for TPAs
Renee Conner, EA, QKA, QPA, President & CEO, PensionPro Software

Defined Benefit Plan Communications... Explaining DB Specific Issues and Required Notices to Plan Sponsors
Brenda Berg, Esq., Partner, Holland & Hart LLP; Ellen E. Moll, APA, CPC, QKA, QPA, Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Prevailing Wage – How to Take It From Burden to Blessing
Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Schedule of Events (continued)

Voluntary Fiduciary Correction Program (VFCP) – What and When to File?
Robert West, APA, CPA, QKA, Partner, Pinnacle Plan Design, LLC

5:30 p.m. – 7:00 p.m. **Networking Reception and Exhibitor Raffle Drawings in Expo Hall**
Sponsored by T.RowePrice

TUESDAY, APRIL 30

7:45 a.m. – 5:25 p.m. **Registration Open**

7:45 a.m. – 8:15 a.m. **Continental Breakfast in Expo Hall**

8:15 a.m. – 9:45 a.m. **General Session: Cyber Security – Are You at Risk?**
Doug Peterson, CBCP, CISSP, GISP, CISO, Empower Retirement

9:45 a.m. – 10:15 a.m. **Morning Break in Expo Hall**

10:15 a.m. – 11:05 a.m. **Educational Sessions:**

Rethinking A Plan's Profitability
Randy Fuss, CFP, Registered Corporate Coach, Practice Management Consultant, CUNA Mutual Retirement Solutions

What to Do When You Don't Have an In-House Actuary
Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.; Andy Lovell, APA, APR, ERPA, MBA, QKA, Vice President, ERISA Retirement Services, National Benefit Services, LLC

DC Cross-testing and the Things That Make You Go, Hmm?
Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

QSLOBs – A Cause for Separation
Sherrie Boutwell, Attorney, Partner, Boutwell Fay LLP

11:05 a.m. – 11:25 a.m. **Morning Break in Expo Hall**

11:25 a.m. – 12:15 p.m. **Educational Sessions:**

How Secure is Your Plan?
Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

Derisking Your Pension Plan: Are There Any Options Left?
Michael Clark, EA, FCA, FSA, Director & Consulting Actuary, River and Mercantile

Beneficiary Designations – It's Just Another Piece of Paper...Until Somebody Dies!
William Grossman, APA, APR, ERPA, QPA, Managing Member, WCG ERISA Consulting, LLC

Association Health Plans – Opportunity or Not?
Melinda Maher, J.D., Partner, Dorsey & Whitney LLP

12:15 p.m. – 1:45 p.m. **Networking and Recognition Lunch**

2:00 p.m. – 3:15 p.m. **Educational Sessions:**

Building Trust and Transforming Teams
Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Understanding Actuarial–Speak if You're a DC Expert
Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.

Plan Corrections in Real Life – Beyond EPCRS
Alison J. Cohen, Esq., CPC, Partner, Ferenczy Benefits Law Center

Defined Contribution Ask the Experts
Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center; Craig Hoffman, Of Counsel, Trucker Huss, APC; Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/Managing Consultant, Premier Retirement Plan Services (Premier RPS)

3:15 p.m. – 3:30 p.m. **Afternoon Break in Expo Hall**

3:30 p.m. – 4:20 p.m. **Educational Sessions:**

Disaster Recovery – Are You Ready?
Darren Conner, CSPO, COO, PensionPro Software

Funding Your DB Plan With Insurance: Is It Worth It?
Joseph Carolan, APA, CPC, EA, MSPA, Pension Actuary, Evergreen Retirement Plan Consulting, LLC

Has Your Plan Become an ATM for Participant Loans?
William Grossman, APA, APR, ERPA, QPA, Managing Member, WCG ERISA Consulting, LLC

Proposed Multiple Employer Plan Regulations – Opportunity or Not?
Craig Hoffman, Of Counsel, Trucker Huss

4:20 p.m. – 4:35 p.m. **Afternoon Break, APC**

4:35 p.m. – 5:25 p.m. **Educational Sessions:**

HSAs: Save or Spend
Kevin Spaeth, Empower Retirement

Them Interest Rates Are Rising!
Michael Clark, FCA, FSA, EA, Director & Consulting Actuary, River and Mercantile

What "Transactions" in a Plan Are "Prohibited" and What Does That Mean?
Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center

Health and Welfare Ask the Experts
Sherrie Boutwell, Attorney, Partner, Boutwell Fay LLP; Melina Maher, J.D., Partner, Dorsey & Whitney LLP

6:30 p.m. **"Night on the Bay Event"**
Sponsored by John Hancock RETIREMENT PLAN SERVICES

WEDNESDAY, MAY 1

8:00 a.m. – 11:15 a.m. **Registration Open**

8:00 a.m. – 8:30 a.m. **Continental Breakfast**

8:30 a.m. – 9:45 a.m. **Educational Sessions:**

A 3(16) Conversation
Theresa Conti, APR, ERPA, QKA, President, Sunwest Pensions; Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center

Strategies for Dealing with Common Complications in DB Plans
Joseph Carolan, APA, CPC, EA, MSPA, Pension Actuary, Evergreen Retirement Plan Consulting, LLC

Comprehending Compensation
John Griffin, J.D., LL.M., Principal, ASC Institute, LLC

Take a Walk Through VCP Filings
Robert West, Attorney at Law, Director, Haynes Benefits

9:45 a.m. – 10:00 a.m. **Morning Break**

10:00 a.m. – 11:15 a.m. **Educational Sessions:**

Remaining Relevant in a Changing Landscape
Randy Fuss, CFP, Registered Corporate Coach, Practice Management Consultant, CUNA Mutual Retirement Solutions

Excluded or Not Excluded? That's the Question...
Virginia Sutton, QKA, QPFC, Founder; VP Retirement Plan Practice, VKS Consulting; Johnson & Dugan

What Pension Professionals Wish They Knew About Health and Welfare Plans
Sherrie Boutwell, Attorney, Partner, Boutwell

Sessions and Speakers

Business Topics
Defined Benefit
Defined Contribution

Specialty Topics
Virtual Conference Sessions

SUNDAY, APRIL 28




1:00 p.m. – 2:30 p.m.

General Session: What's Happening in Washington?

Reagan Anderson, Senior Vice President, Government Relations, Capitol Group; Craig Hoffman, Of Counsel, Trucker Huss, APC

Level: Intermediate

Developments in Washington continue to have a significant impact on retirement plans. Changes to the 401(k) rules made by 2017 tax bill and 2018 budget bill leave questions to be answered by IRS guidance. The Department of Labor is moving forward on several initiatives as directed by the President. In addition, a number of proposals have been introduced in Congress to enhance savings and increase coverage. Take this opportunity to learn about current legislative and regulatory initiatives emanating from our nation's capital. Attendees will:

- Understand the latest changes to the 401(k) laws
- Learn about what is lurking on the legislative horizon with regard to retirement plans
- Be prepared for forthcoming changes in the regulatory landscape

3:00 p.m. – 4:15 p.m. **Educational Sessions:**




High Performance TPAs: A Record-keeper's Perspective

John Maury, CPA, TPA Regional Marketing Director, John Hancock Retirement Plan Services; Beth Robinson, CRPS, Regional Marketing Director, Central – TPA Services, John Hancock

Level: Intermediate

The partnership between a TPA firm and a record-keeper determines the advisor, plan sponsor, and participant experience. High-Performance TPAs build businesses that optimize those partnerships to offer the best experience possible. This session will explore:

- What record-keepers value in a TPA partner
- The 10 areas of focus for high-performance TPA firms
- Identifying which areas of focus are most pressing for your firm



Navigating PBGC From A to T

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

Level: Advanced

This session will update you on the latest PBGC regulations. It will also discuss who is subject to the PBGC filing requirements and how to navigate the filing of PBGC premiums through My PAA. You will also learn the rules and requirements of Standard and Distress Terminations, from required notices and forms, all the way, through the distribution of benefits.



Quirky Situations that Arise and How You Deal With Them!

Virginia Sutton, QKA, QPFC, Founder; VP Retirement Plan Practice, VKS Consulting; Johnson & Dugan

Level: Advanced

Everyone needs a reminder of how to deal with quirky situations such as off-calendar year, short plan year or a merger/acquisition. Come for a refresher on: applying compensation and annual contribution limits, determining eligibility and entry dates, performing vesting calculations, applying the HCE definition, and dealing with the effects on your compliance testing.

- Review the definition of a governmental entities and plan types available to them
- Examine how state laws impact governmental plans



Keeping Your Plan Documents Current

John Griffin, J.D., LL.M., Principal, ASC Institute, LLC

Level: Intermediate

Just as you wrap up one restatement cycle, there is another underway. This session will provide a review of the restatement process and requirements for 403(b), defined benefit and defined contribution plans. Attendee takeaways include:

- Latest developments in pre-approved and considerations for individually designed plans
- Overview of the 403(b) restatements and how to correct document failures dating back to 2009
- How to document historical provisions and operations

4:30 p.m. – 5:45 p.m. **Educational Sessions:**





Am I Doing This Right? TPA Best Practices Panel Discussion

Joe Burt, APA, APR, ERPA, QKA, QPA, President, Pension Plan Specialists P.C.; Theresa Conti, APR, ERPA, QKA, President, Sunwest Pensions; Arasely Valdez, APA, ERPA, QKA, QPA, Shareholder and Practice Manager, Nova 401(k)

Level: Intermediate

Ever wonder if there is a better way? This panel discussion will address those day to day issues faced by TPA firms and their staff. The session will touch on a broad array of topics and determine the best practices for tackling them.



Clarifying the Muddy Waters of the Qualified Business Income Deduction: One Year In

Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC

Level: Advanced

With change comes opportunity! The Section 199A Qualified Business Income deduction provided for in the Tax Cuts and Jobs Act of 2017 (TCJA) created unique planning opportunities and challenges for plan sponsors with pass-through income. This session will provide an overview of the deduction and its effects on various entity types, and will include a review of additional guidance issued since TCJA. Case studies will demonstrate how deduction-driven qualified retirement plan design is affected.



Handling Missing Participants

Spiro Preovolos, President, PenChecks Trust

Level: Intermediate

Sometimes it seems the only thing harder than getting employees to participate in a plan is getting them out. The DOL has recently taken a more aggressive approach in reviewing these participants during audits. Topics that will be discussed in this session include:

- Fiduciary responsibilities in finding missing participants
- Preventive techniques to lessen the number of missing participants
- Force outs based on a participant's ending balance
- Organizations that can assist in locating the missing participants



ERISA Litigation: What You Need to Know

R. Bradford Huss, Director, Trucker Huss, APC

Level: Advanced

The tide of ERISA litigation is rising ever higher. Come join us for a lively discussion of:

- Litigation developments involving pension and health and welfare benefit plans
- Alleged fiduciary breaches involving excessive plan fees and proprietary investment funds
- Withdrawal liability under multiemployer plans
- Alleged health and welfare plan claims procedure violations along with prohibited assignment of benefits

Sessions and Speakers (continued)

MONDAY, APRIL 29



8:15 a.m. – 9:45 a.m.

General Session: Doing Good in a Complicated World – Leadership Ethics

Sarah Simoneaux, CPC, Founding Partner, SCS

Level: Intermediate

When you are faced with an ethical dilemma, how do you respond? Your reaction depends on your outlook, your experience, and your decision to consult colleagues for help. This session will focus on:

- Identifying ethical concerns
- How to communicate and be a leader when ethical situations arise
- How clients and advisors view ethics using real case studies

10:15 a.m. – 11:05 a.m. **Educational Sessions:**



How to Create a Customer Experience in Today's Immediate Gratification World

Lara Hise, Vice President, TPA Services, Transamerica

Level: Intermediate

In today's world of immediate gratification, clients are looking for flexibility and answers immediately, which is not always possible in our complex industry. How do you go beyond customer service and create a unique experience in today's economy? Join us to learn:

- How to create a customer experience through everyday interactions
- How to differentiate your firm to grow your business
- How to create a positive work environment



Nightmare on DB Takeover Street

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

Level: Advanced

So you have a new client with an existing defined benefit plan… now what do you do? This session will examine the actuarial data and documentation that an actuary requires to successfully onboard an existing plan. We will discuss the relevant ASOPs and regulations when the plan's actuary is changed, along with specific administrative challenges that can occur.



Automatic Contribution Arrangements: Perhaps Not So Automatic

Kim Martin, APA, CPC, QPA, Director of Education, NIPA; Account Executive, Bates & Company, Inc.

Level: Intermediate

Automatic contribution arrangements continue to be an increasingly popular plan provision. This speaker will explore the array of automatic enrollment features and benefits as well as the pitfalls that can arise along the way. In this session we will cover:

- Types of automatic enrollment arrangements
- Avoiding mistakes and available corrections
- The use of automatic escalation and reenrollment



Helping Plan Sponsors Prepare for the Annual Audit

John Russon, CPA, Partner, Pension Assurance

Level: Intermediate

"All of my clients complete their audit and electronically file their Form 5500 before the non-extended due date," says no one. Have you ever wondered how to get your client's financial statement audit before the eleventh hour on the date the Form 5500 is due with extension? Can anything be done to encourage plan sponsors to start earlier? Join us as we review the financial audit requirements for retirement plans and explore best practices to avoid the last-minute rush. This session will cover:

- Best practices as you prepare your plan sponsor for a smooth and quick audit
- Overview of the financial audit process, including testing required by the CPA
- Common operating errors uncovered during the audit

11:25 a.m. – 12:15 p.m. **Educational Sessions:**



Leading in a Virtual World

Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Level: Advanced

Gone are the days when all your staff live in the same state, let alone work under the same roof. How do you lead effectively across distances, time zones, organizational separation and cultural differences while continuously delivering results? Join us to learn ways to foster an environment of virtual teamwork, group effort, and collaboration based on mutual trust and respect.





Defined Benefit – Ask the Experts

Phil Allen, ASA, EA, FCA, Actuary, Nova 401(k); Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC; Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.

Level: Advanced

Step right up, and don't be shy! Our experts are here to astound and amaze you with their knowledge. Have your questions ready, and be ready to participate yourself. They can only help you if you ask!



Foundations of Controlled and Affiliated Service Groups

Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

Level: Intermediate

Determination of a controlled group or an affiliated service group can be complicated when taking into consideration each plan's unique circumstances. Join us as we discuss family attribution, disregarded stock and stock options in these determinations, and the impact on plan testing and design. The Application Session to follow is where we will apply this knowledge to several case studies.



Ethics – NIPA's Code of Conduct

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

Level: Intermediate

Keeping current with your ethical and professional responsibilities is a key component of superior client service. It's important to maintain an understanding of how a conflict of interest can occur and how to properly handle ethical issues. This session will cover:

- A discussion of NIPA's Code of Conduct
- A review of Circular 230 principles

1:15 p.m. – 2:30 p.m. **Education Sessions:**



Creating an Employee Experience That Attracts, Retains and Develops Great Talent

Sarah Simoneaux, CPC, Founding Partner, SCS

Level: Intermediate

Despite technological advances, employees remain the engines of the retirement services workplace. Employees are essential for maintaining solid relationships and the profitability and growth of the firm. Join this session as we discuss:

- Latest trends in hiring and recruiting
- Developing employee career paths
- How fostering employee engagement can increase profitability and customer satisfaction

Business Topics
Defined Benefit
Defined Contribution

Specialty Topics
Virtual Conference Sessions

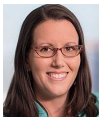


Combined Plan Issues: Testing and Deductions

Kevin Donovan, CPA, EA, FCA, FSPA, Managing Member, Pinnacle Plan Design, LLC

Level: Advanced

The rapid pace at which cash balance plans continue to be adopted reflects their underlying tax deferral and non-discrimination testing advantages. Join us for an in-depth exploration of appropriate plan design given deduction and non-discrimination testing concerns. This session will be presented assuming attendees have an understanding of cash balance plans and combined plan operation.



Application of Controlled and Affiliated Service Group Rules

Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

Level: Advanced

Our Foundation Session provided the groundwork for the complexities surrounding controlled group and affiliated service group determinations. Attendees of this session will have the chance to examine the application of these rules through a variety of case studies.



DOL Investigations – What's New?

R. Bradford Huss, Director, Trucker Huss, APC

Level: Advanced

The Department of Labor (DOL) has opened more investigations than ever before. In this session, attendees will learn important information about this increased DOL activity, including:

- Current enforcement initiatives
- Targets and the types of violations that are the focus of investigations
- Strategies available for correcting failures and avoiding penalties

3:30 p.m. – 4:20 p.m. **Educational Sessions:**



Managing Emotions at Work

Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Level: Intermediate

Numerous studies have shown that employees in an "emotional state" don't perform well, are less able to use their higher cognitive function and suffer long-lasting physical effects of stress. This session explores the science of "emotional intelligence," why it is important in business, and how to improve your emotional intelligence in order to gain higher productivity, collaboration with others, and success.





Valuation Dates for Defined Benefit Plans

Phil Allen, ASA, EA, FCA, Actuary, Nova 401(k); Mary Ann Rocco, EA, MSPA, Owner, EA Consulting Actuary

Level: Advanced

The valuation date for single-employer defined benefit plans is an important component of the plan. When is it best to use BOY? When is it best to use EOY? Attend this session to gain an understanding of the importance of choosing the plan's valuation date and how that choice will affect your actuarial valuation. Attendees will:

- Understand the difference between BOY and EOY valuation dates
- Comprehend how the valuation date choice affects the valuation
- Be able to determine when to use which valuation date



Compensation Calculation for the Self-Employed

Stephanie Terry, APA, CPA, QKA, Partner, Pinnacle Plan Design, LLC

Level: Advanced

Calculating self-employment compensation can be difficult and confusing. In this session we will focus on:

- What information is needed
- What questions to ask the CPA
- The circular nature of self-employment calculations
- How to optimize owner contributions when common law employees exist



Taking the Mystery Out of Governmental Plans

Rod Stortenbecker, CPC, QPA, Assistant Vice President Compliance, Lincoln Financial Group

Level: Intermediate

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

- Gain an understanding of what Code sections apply to governmental plans
- Review the definition of a governmental entities and plan types available to them
- Examine how state laws impact governmental plans

4:40 p.m. – 5:30 p.m. **Educational Sessions:**



Marketing and Selling Strategies for TPAs

Renee Conner, EA, QKA, QPA, President & CEO, PensionPro Software

Level: Advanced

Are you on the cutting edge of branding, marketing and selling your services? Please join us to learn how to blow your sales goals out of the water. This session will cover:

- Industry sales trends
- Branding and marketing techniques
- Using available tools and data to maximize your selling strategies





Defined Benefit Plan Communications... Explaining DB Specific Issues and Required Notices to Plan Sponsors

Brenda Berg, Esq., Partner, Holland & Hart LLP; Ellen E. Moll, APA, CPC, QKA, QPA, Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Level: Intermediate

Communicating with both sponsors and participants on defined benefit plan matters can be more challenging than for other plan types. Many don't understand the plan in the first place – especially when the defined benefit plan is a cash balance plan that can look a lot like a DC plan. How can we make those communications more understandable? In this session, we will cover how to:

- Effectively explain the defined benefit plan and how it works differently than a 401(k) plan
- Explain plan terminology and all the notices in layman's terms
- Avoid pitfalls in communicating other information about plan changes



Prevailing Wage – How to Take It From Burden to Blessing

Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Level: Advanced

There is a wide world of opportunity for employers that want to utilize Prevailing Wage to their advantage in their own retirement plan design. This session will teach you:

- What exactly is Prevailing Wage
- How to utilize it in a retirement plan
- Ways to coordinate with an existing retirement plan
- Pitfalls to avoid



Voluntary Fiduciary Correction Program (VFCP) – What and When to File?

Robert West, Attorney at Law, Director, Haynes Benefits

Level: Advanced

This session will cover a review of the 19 transactions eligible for correction through the Voluntary Fiduciary Compliance Program (VFCP) and acceptable correction methods. In addition, we will provide case studies of the two most common transaction errors by Plan Sponsors. Attendees will:

- Gain a better understanding of the VFCP
- Be able to identify transactions that can be corrected with VFCP
- Understand the VFCP application requirements and process

Sessions and Speakers (continued)

TUESDAY, APRIL 30



8:15 a.m. – 9:45 a.m.

General Session: Cyber Security – Are You at Risk?

Doug Peterson, CBCP, CISSP, GISP, CISO, Empower Retirement

Level: Intermediate

With cybercrime on the rise, are you doing everything you should be to safeguard your clients, your business and yourself? Join this general session to learn about the constant threats targeting our industry, including:

- How organizations are attacked
- How employees can be a front line defense
- What to do if your personal identity is compromised

10:15 a.m. – 11:05 a.m. **Educational Sessions:**



Rethinking A Plan's Profitability

Randy Fuss, CFP, Registered Corporate Coach, Practice Management Consultant, CUNA Mutual Retirement Solutions

Level: Advanced

When can you afford to engage with a plan sponsor and with what level of service? With so many time consuming activities, where do you draw the line? The goal of this session is to not to take away from your bottom line but, rather, add to it. This session will address:

- Retirement plan segmentation
- Profitable pricing and service strategies
- A hands-on walkthrough of four different profitability worksheets





What to Do When You Don't Have an In-House Actuary

Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.; Andy Lovell, APA, APR, ERPA, MBA, QKA, Vice President, ERISA Retirement Services, National Benefit Services, LLC

Level: Intermediate

You wouldn't operate on yourself, and most people wouldn't even work on their own car anymore. In a lot of circumstances, outsourcing just makes sense. Actuarial services for DB plans are no different. In this session you will gain an understanding of:

- Which administrative services to outsource
- How to structure services to meet your needs and capabilities
- What can be "friction points" between you and the actuary
- What knowledge you need to have about DB plans before jumping in



DC Cross-testing and the Things That Make You Go, Hmm?

Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Level: Advanced

When you perform 401(a)(4) testing on a plan's employer contribution, do you really know what your system is doing? You've probably seen the math behind the rate group testing and how to use tables for the non-discriminatory classification portion of the average benefit test, but do you know how the testing and gateway requirements are modified to accommodate certain common plan designs? Do you know how component testing is actually done, and can you recognize when it is a viable option? Come ready to examine:

- The gateway requirements for safe harbor, top heavy and split eligibility plans
- What component testing is
- How it can benefit you and when to use it
- How rate group testing is performed when you have split eligibility or you want to component test



QSLOBs – A Cause for Separation

Sherrie Boutwell, Attorney, Partner, Boutwell Fay LLP

Level: Advanced

Although a common term in the pension industry, QSLOBs are often underused. A QSLOB is a "qualified separate line of business" under the Internal Revenue Code. When carefully structured, a QSLOB can benefit a controlled group of employers by permissively disaggregating employees for the purpose of minimum coverage and participation. In this session, we will cover:

- The definition of a separate line of business and the requirements necessary to be qualified
- The advantages to using QSLOBs
- The application of QSLOBS to coverage and participation testing

11:25 a.m. – 12:15 p.m. **Educational Sessions:**



How Secure Is Your Plan?

Kelsey Mayo, J.D., Lead Partner, Employee Benefits, Poyner Spruill LLP

Level: Intermediate

People are often lulled into a sense of security because plan assets are held in trust. However, plans can be victims of fraud just like individuals, companies, or other entities. Using actual examples of fraud involving plans, this session will:

- Identify red flags which may indicate plan fraud
- Review how plan fraud can occur and what to do when it happens
- Discuss ways to reduce future exposure



Derisking Your Pension Plan: Are There Any Options Left?

Michael Clark, EA, FCA, FSA, Director & Consulting Actuary, River and Mercantile

Level: Advanced

Employers with defined benefit plans bear a multitude of risks, including longevity, mortality, investment and interest rate risks. On top of all that, PBGC premiums are on the rise. Pension risks can be mitigated in a series of steps that can range from plan freezes and design changes, liability-driven investing, lump sum windows and annuity buy-outs to plan termination. This session will cover the considerations for each of these possibilities and the current market's effect on these.



Beneficiary Designations – It's Just Another Piece of Paper...Until Somebody Dies!

William Grossman, APA, APR, ERPA, QPA, Managing Member, WCG ERISA Consulting, LLC

Level: Advanced

Beneficiary designations are often not given adequate attention. Beginning with a review of the legal requirements, spousal consent rules, document and state law defaults, this advanced session will focus on:

- Divorce, QDROs and re-designation statutes
- Beneficiary disclaimers
- Minors, incompetents and guardian issues
- Competing claims and when is interpleader appropriate



Association Health Plans — Opportunity or Not?

Melinda Maher, J.D., Partner, Dorsey & Whitney LLP

Level: Advanced

Association health plans allow small employers to participate in the large group market and more. However, when multiple employers join together to provide health coverage, a multiple employer welfare arrangement (or a "MEWA") is created, which is subject to federal and state regulation. Recent DOL regulations amend the rules to make it easier for employers to form groups, but they do not address state MEWA regulation. This presentation reviews the new rules and looks at the regulatory obstacles that face association health plans.

Business Topics
Defined Benefit
Defined Contribution

Specialty Topics
Virtual Conference Sessions

2:00 p.m. – 3:15 p.m. **Educational Sessions:**



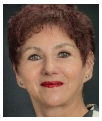
Building Trust and Transforming Teams

Claudia St. John, SPHR, SHRM-SCP, President, Affinity HR Group, Inc.

Level: Advanced

Join us as we explore common breakdowns between coworkers and colleagues, why they occur and how to resolve them. This session will help answer:

- Why some teams work better together than others
- How to identify interpersonal challenges
- How to repair broken relationships



Understanding Actuarial–Speak if You're a DC Expert

Lorraine Dorsa, CEBS, EA, FCA, MAAA, MSPA, Actuary, Aegis Pension Services, Inc.

Level: Intermediate

Defined benefit (DB) plans like cash balance plans can be intimidating to non-actuaries. These plans are often being combined with our DC plans. DB actuarial reports, calculations and terminology can be overwhelming. Therefore, it is important that DC experts understand how these plans work in "non-actuarial" language and how they will affect the existing DC plan. Attendees will:

- Understand how to interpret actuarial reports
- Learn to identify the provisions in the DC plan that will need to be modified to accommodate a combo plan
- Recognize combo DC/DB plan opportunities

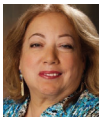


Plan Corrections in Real Life – Beyond EPCRS

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

Level: Advanced

It's true that there is no substitute for experience, but we shouldn't have to experience every type of plan failure to learn about the corrective methods available. Attendees in this session will explore case studies by discussing how to approach the correction process, walking through the appropriate correction, and finally review potential steps to avoiding future failures.





Defined Contribution Ask the Experts

Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center; Craig Hoffman, Of Counsel, Trucker Huss, APC; Darren Holsey, APA, APR, ERPA, QKA, QPA, Owner/ Executive Plan Consultant, Premier Retirement Plan Services (Premier RPS)

Level: Advanced

Step right up, and don't be shy! Our experts are here to astound and amaze you with their knowledge. Have your questions ready, and be ready to participate yourself. They can only help you if you ask!

3:30 p.m. – 4:20 p.m. **Educational Sessions:**



Disaster Recovery – Are You Ready?

Darren Conner, CSPO, COO, PensionPro Software

Level: Intermediate

When disaster strikes, you need to be ready. Having a disaster recovery procedure and business continuity plan is crucial. You want to make sure everyone knows their role, your data is safe and, most importantly, your operations are restored with minimal down time. Join us to discuss how to develop and implement a disaster recovery plan that works for you.



Funding Your DB Plan with Insurance: Is It Worth It?

Joseph Carolan, APA, CPC, EA, MSPA, Pension Actuary, Evergreen Retirement Plan Consulting, LLC

Level: Advanced

Insurance products have been allowed as a funding mechanism for retirement plans since 1921. Many in the retirement plan industry have a negative bias toward insurance and annuity products in defined benefit plans. However, they can provide stable, guaranteed returns, and are a mechanism for funding pre-retirement death benefits in the event of the premature death of the owner. This session will explore:

- How insurance products affect funding in defined benefit plans
- The advantages and disadvantages of 412(e)(3) plans
- Compliance issues that arise when insurance is included in the design
- Plan administration procedures that need to be addressed



Has Your Plan Become an ATM for Participant Loans?

William Grossman, APA, APR, ERPA, QPA, Managing Member, WCG ERISA Consulting, LLC

Level: Intermediate

Loans are not as easy as they appear and seem to be more prevalent in today's society. This session will discuss the ins and outs of participant loans by utilizing case studies to identify common problems with loans in retirement plans. An attendee will learn:

- What supporting documentation is needed
- How to identify issues with loans
- How to correct a participant loan default, failure or issue
- Handling loans differently in small versus large plans



Proposed Multiple Employer Plan Regulations – Opportunity or Not?

Craig Hoffman, Of Counsel, Trucker Huss, APC

Level: Intermediate

On August 31, 2018, the President issued an Executive Order directing the Department of Labor (DOL) to examine policies that significantly restrict the adoption of multiple employer retirement plans (MEPs) and to consider how these plans could be used to expand access to workplace retirement plans. On October 22, 2018, the DOL issued proposed regulations that represent the first major step in changing restrictions on MEPs – but do they go far enough? Concurrently, Congress is considering legislation that will significantly expand the reach of MEPs. This session will:

- Discuss the history of MEPs
- Summarize the regulations and legislative proposals
- Predict how these initiatives may transform the retirement plan industry

4:35 p.m. – 5:25 p.m. **Educational Sessions:**



HSAs: Save or Spend

Kevin Spaeth, Empower Retirement

Level: Intermediate

Most people know they should be saving for retirement in tax-preferred accounts, including 401(k)s and IRAs. However, you also need to prepare for health care costs during retirement. One powerful tool to help you do this is a health savings account. This session will cover:

- Benefits of establishing HSAs
- Plan design and eligibility
- How HSAs can help you save additional income for retirement



Them Interest Rates Are Rising!

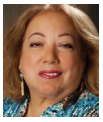
Michael Clark, EA, FCA, FSA, Director & Consulting Actuary, River and Mercantile

Level: Intermediate

Interest rates have been steadily rising over the last couple of years. Join us at this session as we discuss:

- How changes in interest rates impact defined benefit plans, including cash balance plans
- Whether defined benefit plans are more or less appealing in a higher interest rate environment
- What steps can be taken to minimize the impact of changing interest rates

Sessions and Speakers (continued)



What "Transactions" in a Plan Are "Prohibited" and What Does That Mean?

Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center

Level: Intermediate

This session will discuss how transactions in the operation of an employee benefit plan can become a prohibited transaction. The speaker will identify the common prohibited transactions and discuss the consequences of such transactions. The session is intended to teach the factual context that makes the transaction subject to those excise taxes and reporting requirements. Learn how to prevent prohibited transactions and tricky areas that are often overlooked when reviewing a plan's operation.




Health and Welfare Ask the Experts

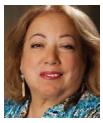
Sherrie Boutwell, Attorney, Partner, Boutwell Fay LLP; Melina Maher, J.D., Partner, Dorsey & Whitney LLP

Level: Advanced

Step right up, and don't be shy! Our experts are here to astound and amaze you with their knowledge. Have your questions ready, and be ready to participate yourself. They can only help you if you ask!

WEDNESDAY, MAY 1

8:30 a.m. – 9:45 a.m. **Educational Sessions:**

A 3(16) Conversation

Theresa Conti, APR, ERPA, QKA, President, Sunwest Pensions; Ilene Ferenczy, Esq., APA, CPC, Managing Partner, Ferenczy Benefits Law Center

Level: Advanced

Whether your TPA firm is planning to offer fiduciary 3(16) services, or you have already taken the plunge, there are many questions surrounding the growing demand for TPAs as "Named Fiduciaries." This session will explore the requirements and best practices of fiduciary 3(16) services including:

- Differences between the various fiduciary-related services offered in today's marketplace
- Benefits to clients and advisors, as well as opportunities for the TPA
- Potential liabilities and methods to minimize risk



Strategies for Dealing With Common Complications in DB Plans

Joseph Carolan, APA, CPC, EA, MSPA, Pension Actuary, Evergreen Retirement Plan Consulting, LLC

Level: Advanced

Beyond the actuarial calculations, there are other complications in the successful administration of a defined benefit plan. A few examples are, proper calculation of required minimum distributions, 415 limits for participants with multiple past payouts, overfunding, administration of suspension of benefits, and testing for employers with multiple DB plans. Attendees at this session will learn how to manage common complications and when to get outside help.



Comprehending Compensation

John Griffin, J.D., LL.M., Principal, ASC Institute, LLC

Level: Intermediate

Compensation can be defined and utilized in numerous ways in retirement plans. This session will examine the most common definitions of compensation and how these definitions can affect allocations and testing. Attending this session will provide you with:

- An understanding of the three most common definitions of compensation
- Permissible statutory exclusions
- Complying with 414(s)
- Which compensation definitions do NOT have to be included in the plan document



Take a Walk Through VCP Filings

Robert West, Attorney at Law, Director, Haynes Benefits

Level: Advanced

This presentation will address voluntary correction applications under the IRS' newly released Rev. Proc. 2018-52. Navigating the filing process can be complicated and often times involves more art than science. Utilizing practical hands-on and case study approaches, attendees will learn how to better:

- Understand how the IRS voluntary correction program works
- Know when and when not to file a VCP application
- Appreciate IRS expectations with respect to correcting plan operational errors

10:00 a.m. – 11:15 a.m. **Educational Sessions:**



Remaining Relevant in a Changing Landscape

Randy Fuss, CFP, Registered Corporate Coach, Practice Management Consultant, CUNA Mutual Retirement Solutions

Level: Advanced

How do TPA firms face the challenge to remain relevant against a landscape of fee compression and increased consolidation? This session will share the critical elements of creating and maintaining an effective brand and how you can highlight your differentiators. Ideas will be shared on how you can embrace your digital brand and use social media to dramatically expand your retirement plan referral network.



Excluded or Not Excluded? That's the Question...

Virginia Sutton, QKA, QPFC, Founder, VP Retirement Plan Practice, VKS Consulting, Johnson & Dugan

Level: Intermediate

Employers use different classifications for their employees such as full-time, part-time, independent contractor, leased employee etc. As a service provider, how can we help them be aware of the risk they incur in using these classifications, especially if used incorrectly? Join this session as we discuss:

- The impact on retirement versus other employee benefit plans
- Ensuring the integrity of data
- Evaluating and understanding the legal risk to the Plan Sponsor and the TPA



What Pension Professionals Wish They Knew About Health and Welfare Plans

Sherrie Boutwell, Attorney, Partner, Boutwell Fay LLP

Level: Intermediate

Join us as we explore the intersection of pension plans with health and welfare and other employee benefit plans. Find out how they can complement one another. In this session we will discuss:

- The overlap between the rules affecting pension plans and those affecting health and welfare plans
- How to use health and welfare plans to achieve retirement goals
- How to use retirement plans to achieve health and welfare goals, including the latest ruling on student loan debt

Plan Your Schedule With the 2019NAFE MOBILE APP

Use the NAFE mobile app to add sessions directly to your schedule for a convenient onsite experience. The mobile app will provide you with resources such as:

- Session presentations and handouts
- Full session descriptions
- Speaker biographies
- Venue and Expo Hall maps
- The most up-to-date event schedule

To download, search "NAFE" in the App Store or Google Play for your iPhone, iPad, Android or Blackberry device. You can also access a web version on a computer with Internet access at www.nipa.org/NAFEapp.

If you downloaded the app in 2018, there's no need to download it again. Your app should automatically update to "NIPA's NAFE" for 2019.



Access Educational Sessions Online

Registered attendees will receive a link to download all presentations prior to the conference. Additionally, all attendees will receive a web link via email to the audio recordings and PowerPoint® presentations (submitted by speakers) from each educational session following the 2019NAFE.

This special attendee benefit gives you the opportunity to access the 2019NAFE sessions online all year long. The web link will be available within four weeks of the event.

Continuing Professional Education (CPE) Credits

2019NAFE attendees can earn CPE credits through the National Registry of CPE sponsors, the Joint Board for the Enrollment of Actuaries (JBEA), the IRS for Enrolled Retirement Plan Agent (ERPA) [NIPA is recognized as an approved ERPA Sponsor] and the National Association of State Boards of Accountancy (NASBA). Total number of CPE credits for JBEA, NASBA and other professional designations will be released at a later date. Details will be posted on NIPA's website at **www.nipa.org/nafe**.

NIPA is registered with NASBA, a sponsor of continuing professional education for the National Registry of CPE Sponsors. The State Boards of Accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors through its website: **www.learningmarket.org**

More information is available on NIPA's website, **www.nipa.org**.

What You Need to Know

SPECIAL EVENTS

NEW ATTENDEE ORIENTATION

Sunday, April 28 | 12:15 p.m. – 12:45 p.m.

Is this your first NIPA conference? Learn how to make the most of your experience at the 2019NAFE and meet fellow new attendees along with NIPA leaders and staff members.

WELCOME RECEPTION IN THE EXPO HALL

Sunday April 28 | 5:45 p.m. – 7:15 p.m.

Join your peers and industry vendors in the Expo Hall, featuring the most innovative business solutions in the retirement industry.

BEERS WITH PEERS

Sunday, April 28 | 7:00 p.m. – 8:00 p.m.

Meet and connect with colleagues for this under 40 networking event. Refreshments will be served.

MONDAY NIGHT NETWORKING RECEPTION AND EXHIBITOR RAFFLE DRAWINGS IN EXPO HALL

Monday, April 29 | 5:30 p.m. – 7:00 p.m.

Unwind from an education-filled day with your fellow attendees during this fun, relaxing networking event in the Expo Hall. Refreshments and light hors d'oeuvres will be served.

Sponsored by T.RowePrice

"NIGHT ON THE BAY"

Tuesday, April 30 | 6:30 p.m. – 9:30 p.m.

Attendees are invited aboard The California Spirit for a night on Coronado Bay, featuring plenty of food, an open bar, a DJ and karaoke, and other fun activities – all while viewing the best 360 degree views of Coronado Bay and the San Diego skyline. Indoor and outdoor areas will be available aboard the boat.

The boat will dock from the Loews Coronado Bay Resort. Tickets are $65 each.

NIPA will provide transportation to the Gaslamp District of downtown San Diego on Monday night for attendees who would like to explore San Diego.

Sponsored by John Hancock RETIREMENT PLAN SERVICES

HOUSING & TRAVEL

Accommodations

Reserve Your Room by March 29th

Housing at the Loews Coronado Bay Resort is available on a first come, first-served basis! A special discounted rate of $239 per night (single/double occupancy) plus a $10 resort fee has been arranged exclusively for you by NIPA. The reservation deadline for this special rate is March 29, 2019. Contact the Loews Coronado Bay Resort directly at (619) 424-4000 for reservations and hotel information, and be sure to mention that you are participating in NIPA's 2019NAFE. Book online at **www.nipa.org/nafehotel**.



The Loews Coronado Bay Resort

4000 Coronado Bay Road
Coronado, California 92118
www.loewshotels.com/coronado-bay-resort

Transportation Services

Taxis and shuttle service are available to and from the airport. For additional travel options, please visit **www.nipa.org/nafe**.

Internet Café

Need to check your work or personal email during the 2019NAFE? Looking for the opportunity to browse exhibitors' websites before visiting their booths? Take advantage of the Internet Café's many computer terminals complete with high-speed Internet access at no charge to attendees.

The Internet Café will be conveniently located near the Expo Hall, events and educational sessions.

Registration Information

	On/Before February 22	After February 22	Onsite Registration
Business Owner Member/ Executive Member	$925	$1,025	$1,225
Western Pension & Benefits Council Member	$925	$1,025	$1,225
Affiliate Member	$950	$1,050	$1,250
Non-member	$1,225	$1,325	$1,525
New APA/APR*	$538	$638	$838
Guest Registration**	$475	$550	$550

Employer Group Discount

$925 for 1st registered employee + $875 for each additional employee

To receive this discount, two or more employees from the same firm must register at the same time and pay all together in one check or credit card payment. This can be completed in one transaction when you register online. Applicable for in-person attendance only. Does not apply to Virtual Conference registration.

New APAs and APRs Save Big*

If you earned your designation(s) in 2018, you are eligible for this significant discount.

Registration is easy – choose your method:

1. Register yourself and your staff online in one convenient transaction at **www.nipa.org/nafe**
2. To pay by check, complete the online registration form at **www.nipa.org/nafe** and select the "Bill Me" option to print the invoice and mail with payment.

NIPA
8341 Solutions Center
Chicago, IL 60677-8003

If sending via FedEx, UPS or special carrier:

NIPA
Lockbox #778341
350 E. Devon Avenue
Itasca, IL 60143

Please note: *NIPA membership is individual. If you are not an individual member, please pay the non-member fee. For multiple attendees of the same organization, each registrant must complete a separate online registration form.*

***The guest registration admits guests of 2019NAFE attendees to all food functions and evening events. (The "Night on the Bay" tickets are not included in this price.) Guest registration does not permit attendance at general sessions or educational sessions.*

2019NAFE Virtual Conference Registration

Individual rate $750/person

No other employees attending 2019NAFE in San Diego

Individual rate + 1 . . . . . .$695/person

At least 1 other employee from the same company attending 2019NAFE in San Diego

Group rate $595/person

At least 1 other employee from the same company attending 2019NAFE in San Diego and 2 or more employees from the same company attending Virtual Conference

To register, visit **www.nipa.org/NAFE** and click on Register Now for the Virtual Conference.

Or, add employees when you register for the in-person conference for one easy and convenient transaction! You will receive an email confirmation with all of the details about how to log on and acquire