

2011 NAAFE

*The premier event
designed by retirement
plan professionals,
for retirement
plan professionals*



2011 NIPA Annual Forum & Expo

May 1-4, 2011

Planet Hollywood Resort & Casino

Las Vegas, Nevada

Advance Program



*Advancing the Business
of Pension Administration*

Here's Your Sneak Preview of the 2011 NIPA Annual Forum & Expo

We're Rolling Out the Red Carpet for the Stars of the Retirement Plan Industry

The NIPA Annual Forum & Expo, May 1-4, 2011 in Las Vegas, is an event dedicated exclusively to retirement plan professionals. You will gain enriching, relevant education to provide enhanced support to your organization, and discover innovative solutions to help strengthen and expand your business.

The four-day event provides the most up-to-date information on all aspects of the retirement plan industry including day-to-day tasks, impacts of recent or forthcoming legislation, industry trends and practical tools to help you advance your pension administration knowledge.

Features

- More than 25 education sessions, focused on the most pressing issues you face each day
- Leading industry experts, sharing comprehensive knowledge of the latest trends, challenges and achievements
- More than 50 leading industry vendors, displaying the latest innovations in the marketplace
- Social networking events, giving you dedicated time to interact with fellow retirement plan practitioners from around the nation
- NEW! Scheduled time to hear the latest solutions from industry vendors

Objectives

At the conclusion of this conference participants will be able to:

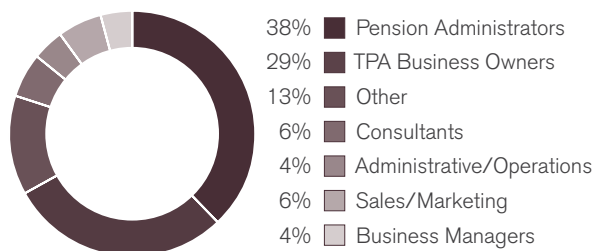
- Understand and apply best practices in various aspects of plan design and administration
- Understand the latest in regulatory guidance
- Identify the regulatory and enforcement direction of the IRS and DOL
- Understand legislation regarding plan fees and disclosure requirements
- Describe the impact current economic conditions have had on retirement balances and administrative issues
- Understand the electronic filing procedures for Form 5500

Benefits

- Earn up to 21 continuing education credits from NIPA, CFP Board, JBEA, NASBA and the IRS [NIPA is recognized as an approved Enrolled Retirement Plan Agent (ERPA) sponsor]. (See General Information on page 11 for details.)
- Grow your professional network by interacting with hundreds of retirement plan professionals
- Explore the latest industry products and services
- Enjoy the entertainment and excitement of the famous Las Vegas Strip

Who Attends

The NIPA Annual Forum & Expo has always attracted retirement plan professionals from every industry segment. There are no prerequisites to attend the 2011NAFE. Take a look at the variety of professionals you will encounter at the 2011NAFE:



Statistics are based on 2010 NIPA Annual Forum & Expo attendees.

Products & Services Expo

Explore the latest industry innovations in the 2011NAFE Expo Hall! Representatives from the industry's top firms are on hand to demonstrate their products and services and are eager to help you find the perfect solution for your needs. The following industry vendors will be present at the 2011NAFE:

Exhibitors

(as of January 20, 2011)

- | | |
|-------------------------|--|
| Actuarial Systems Corp. | Nationwide Insurance |
| ExpertPlan | NewKirk Products, Inc. |
| First Mercantile | Oppenheimer Funds |
| Fort William LLC | PenChecks, Inc. |
| The Hartford | TD Ameritrade |
| ING | Transamerica Retirement Services |
| IRS | Union Bank |
| John Hancock | U.S. Department of Labor Employee Benefits Security Administration |
| Lincoln Financial Group | Walters Kluwer Law & Business |
| Mass Mutual | |
| Mutual of Omaha | |

Expo Hall Hours

- Sunday, May 1** 5:30 p.m. – 7:30 p.m.
- Monday, May 2** 7:00 a.m. – 5:00 p.m.
- Tuesday, May 3** 7:00 a.m. – 7:30 p.m.

NEW! Vendor Solution Presentations

New for 2011, the NIPA Annual Forum & Expo is excited to offer attendees the opportunity to learn about leading-edge technology, products and solutions through Vendor Solution Presentations (VSPs). These valuable presentations will be conducted in 30-minute time slots on Monday, May 2, from 2:30 p.m. – 3:45 p.m., and attendees are encouraged to visit NIPA.org to review a complete listing of the various VSP topics and to reserve their seat.

Sponsors

Thank you to the 2011NAFE sponsors:

(as of January 20, 2011)



Schedule of Events*


Sunday, May 1

- 9:00 a.m. – 6:30 p.m. **Registration Open**
- 12:45 p.m. – 1:15 p.m. **New Attendee Welcome Reception**
- 1:30 p.m. – 3:00 p.m. **General Session:**
Washington Update
Ilene H. Ferenczy, Esq., APA, CPC, The Law Offices of Ilene H. Ferenczy, LLC and S. Derrin Watson, SunGard Corbel LLC
- 3:00 p.m. – 3:15 p.m. **Afternoon Break**
- 3:15 p.m. – 4:30 p.m. **Educational Sessions:**
- How to Fix a Broken Plan
Robert M. Kaplan, APA, CFP, CPC, QPA, ING and Avaneesh Bhagat, Internal Revenue Service, TE/GE Division
 - AFTAP, Annual Funding Notices, and the Schedule SB
David Lipkin, FSA, MSPA, EA, Metro Benefits
 - Post-EGTRRA Restatement Aftermath – Interim Amendments and the Staggered Submission Cycle
Charles Lockwood, JD, LLM, ASCI
- 5:30 p.m. – 7:00 p.m. **Welcome Reception**
- 7:30 p.m. **Dine Around Town**

Monday, May 2

- 7:00 a.m. – 5:00 p.m. **Registration Open**
- 7:00 a.m. – 8:00 a.m. **Continental Breakfast in Expo Hall**
- 8:00 a.m. – 10:00 a.m. **General Session:**
Behavioral Finance – Why Participants Do the Things They Do
Robert M. Kaplan, APA, CFP, CPC, QPA, ING
- 10:00 a.m. – 10:30 a.m. **Morning Break in Expo Hall**
- 10:30 a.m. – 11:45 a.m. **Educational Sessions:**
- How to Craft Your Service Agreement
Jane E. Armstrong, Esq., Phelps Dunbar, LLP
 - Automatic Contributions and Qualified Default Investments – Practical or Not?
Adam Pozek, ERPA, QPA, QPFC, QKA, RHU, REBC, DWC Consultants, Inc.
 - Defined Benefit Distributions in 2011 and Beyond
David Farber, ASA, COPA, EA, MSPA and IRS (speaker to be determined)
- 11:45 a.m. – 12:45 p.m. **Box Lunch in Expo Hall**
- 12:45 p.m. – 2:00 p.m. **Educational Sessions:**
- The Ins and Outs of Controlled and Affiliated Service Groups
S. Derrin Watson, SunGard Corbel LLC
 - Cross-Testing By the Numbers
Thomas Poje, QKA, QPA, CPC, DCS Retirement Group
 - 403(b) Update
William Grossman, QPA, ERPA, Newkirk Products/McKay Hochman
- 2:00 p.m. – 2:30 p.m. **Afternoon Break in Expo Hall**
- 2:30 p.m. – 3:45 p.m. **Vendor Solution Presentations**
- 3:45 p.m. – 4:15 p.m. **Afternoon Break in Expo Hall**
- 4:15 p.m. – 5:30 p.m. **Educational Sessions:**
- Testing of 401(k) Plans – Coordination
Karen Smith, FSA, EA, JD, Nova 401(k) Associates
 - The “Complete” Plan Termination
David Lipkin, FSA, MSPA, EA, Metro Benefits
 - Fiduciary Issues – Some Old, Some New
Virginia K. Sutton, QKA, VKS Consulting
- 6:30 p.m. **Monday “Night on the Town” Event**
Show time is 7:00 p.m.
Sponsored by 

Tuesday, May 3

- 7:00 a.m. – 5:30 p.m. **Registration Open**
- 7:00 a.m. – 8:00 a.m. **Continental Breakfast in Expo Hall**
- 8:00 a.m. – 10:00 a.m. **General Session:**
Outlook for the Financial Markets
Dr. Bob Froehlich, The Hartford
Sponsored by 

- 10:00 a.m. – 10:30 a.m. **Morning Break in Expo Hall**
- 10:30 a.m. – 11:45 a.m. **Educational Sessions:**
- Back to School on Cash Balance/DC Combo Designs
Kevin Donovan, CPA, MSPA, Pinnacle Plan Design, LLC and IRS (speaker to be determined)
 - IRS Determination Letters – Are They Really Necessary?
Richard Hochman, Esq., McKay Hochman Co., Inc.
 - The Nuts and Bolts of Non-Qualified Plans and Executive Planning
Jane E. Armstrong, Esq., Phelps Dunbar, LLP
- 11:45 a.m. – 1:15 p.m. **Education Awards Luncheon** (open to all attendees and registered guests)
- 1:15 p.m. – 2:05 p.m. **Educational Sessions:**
- EFAST2: One Year Down; What's Next?
Janice M. Wegesin, CPC, EA, JMW Consulting, Inc. and Department of Labor (speaker to be determined)
 - Ethics – Part 1
Michael P. Coyne, JD, Waldheger-Coyne Co., LPA
 - Communications – Best Practices
Alan Gross, Gross Strategic Marketing LLC
- 2:05 p.m. – 2:30 p.m. **Afternoon Break in Expo Hall**
- 2:30 p.m. – 3:20 p.m. **Educational Sessions:**
- Schedule C – The Works
Janice M. Wegesin CPC, EA, JMW Consulting, Inc. and Department of Labor (speaker to be determined)
 - Ethics – Part 2
Michael P. Coyne, JD, Waldheger-Coyne Co., LPA
 - Wholesaler Relationships and Payroll Partnering – Best Practices
Marilyn Ryding and Michelle Marsh, QKA, Retirement Plan Concepts & Services, Inc.
- 3:20 p.m. – 3:45 p.m. **Afternoon Break in Expo Hall**
- 3:45 p.m. – 5:00 p.m. **Educational Sessions:**
- The Reality of Fee Disclosure Under 408(b)(2)
Charles Lockwood, JD, LLM, ASCI and Jean Ackerman, Regional Director of U.S. Department of Labor, ESBA
 - The Ramifications to Retirement Plans of Mergers and Acquisitions
Ilene H. Ferenczy, Esq., APA, CPC, The Law Offices of Ilene H. Ferenczy, LLC
 - The Wide World of Participant Loans
Joseph A. Emmons, CPC, QPA, QKA, ERPA, Lincoln Financial Group
- 5:30 p.m. – 7:30 p.m. **Networking Reception**

Wednesday, May 4

- 7:30 a.m. – Noon **Registration Open**
- 7:30 a.m. – 8:15 a.m. **Continental Breakfast in Expo Hall**
- 8:15 a.m. – 9:30 a.m. **Educational Sessions:**
- Testing of 401(k) Plans – Optimization
Karen Smith, FSA, EA, JD, Nova 401(k) Associates
 - Creating Order From Chaos – The Defined Benefit Plan Document Restatement
Kevin Donovan, CPA, MSPA, Pinnacle Plan Design, LLC and Richard Hochman, Esq., McKay Hochman Co., Inc.
 - ESOPs From A to Z
Wendy Lankes, R.K. Schaaf Associates, Inc.
- 9:30 a.m. – 9:45 a.m. **Morning Break**
- 9:45 a.m. – 11:00 a.m. **Educational Sessions:**
- The Business of Form 5500
Janice M. Wegesin, CPC, EA, JMW Consulting, Inc.
 - ERISA Jeopardy®
Panel of Industry Experts
 - What a 401(k) Administrator Needs to Know About IRAs
William Grossman, QPA, ERPA, Newkirk Products/McKay Hochman

*Schedule subject to change.

Sessions and Speakers

Sunday, May 1

1:30 p.m. – 3:00 p.m. GENERAL SESSION

Washington Update



Ilene H. Ferenczy, Esq., APA, CPC, The Law Offices of Ilene H. Ferenczy, LLC and S. Derrin Watson, SunGard Corbel LLC

Credit Status: Non-Core

Hear an overview of the latest changes that impact the pension industry. Our speakers will provide review and commentary on recent law changes, agency announcements and plan language requirements. This session is a great kick-off to the conference as it highlights topics to be presented throughout our time at NAFE.

3:15 p.m. – 4:30 p.m. EDUCATIONAL SESSIONS

How to Fix a Broken Plan



Robert M. Kaplan, APA, CFP, CPC, QPA, ING and Avaneesh Bhagat, Internal Revenue Service, TE/GE Division

Level: Intermediate/Advanced; Credit Status: Non-Core

In the real world of plan administration, fixing "broken" plans is an all too common occurrence. Even safe harbor plans are never really "safe." When compliance issues are discovered in a retirement plan, often there is not an easy or affordable solution. The speakers in this session will review examples of acceptable correction procedures and what not to do. The issues addressed will be:

- Failure to provide safe harbor notices both timely and to all required employees;
- Failure to make the safe harbor contributions;
- What corrections are permitted within the first 12 months;
- What corrections are permitted after the first 12 months; and
- When should you "not" self-correct.

AFTAP, Annual Funding Notices, and the Schedule SB



David Lipkin, FSA, MSPA, EA, Metro Benefits

Level: Intermediate/Advanced; Credit Status: Core

Defined benefit plans require the expanded funding notice, an AFTAP determination and schedule SB, whether required to be filed or not. There are numerous schedules which must be attached to the schedule SB for filing on EFAST2. Come hear the nitty-gritty of:

- Deadlines for preparing the AFTAP and why you might prepare it early;
- How to complete the schedule SB for beginning and end of year valuations;
- Which attachments to include with the schedule SB; and
- Preparation and timing of the annual funding notice.

Post-EGTRRA Restatement Aftermath – Interim Amendments and the Staggered Submission Cycle



Charles Lockwood, JD, LLM, ASCI

Level: Intermediate/Advanced; Credit Status: Non-Core

Another restatement period has come and gone; now what? What should practitioners watch for in taking over existing plans? What if the plan has a problem? This session will look at:

- Post-EGTRRA restatement "tack-on" amendments and their due dates;
- Staggered submission cycle for individually designed plans;
- Upcoming law changes that might require additional amendments;
- How to handle plans that missed the EGTRRA restatement deadline; and
- How to handle plans that are missing regulatory amendments.

Monday, May 2

8:00 a.m. – 10:00 a.m. GENERAL SESSION

Behavioral Finance – Why Participants Do the Things They Do



Robert M. Kaplan, APA, CFP, CPC, QPA, ING

Credit Status: Non-Core

We all remember the fable of the ant and the grasshopper, where the ant who saves food for the winter months is much better off than the grasshopper who lives only for today, does not save food and is not prepared. Of course, many employees resemble the grasshopper and have put off participation in employer savings plans. The emotional behaviors of non-participating employees were studied to determine "why they did the things they do." Once the reasons for the behaviors are known it is easier to determine a course of action for plan sponsors to help these employees prepare for retirement. The results of the study and the action items will be discussed in an interactive manner where you will learn how to work with sponsors and participants to improve the health of their retirement plans.

10:30 a.m. – 11:45 a.m. EDUCATIONAL SESSIONS

How to Craft Your Service Agreement

Jane E. Armstrong, Esq., Phelps Dunbar, LLP

Level: Advanced; Credit Status: Non-Core

In our current environment, TPA and advisor service agreements are more critical than ever before. This is true from both a legal standpoint and simple best practices. Attend this session to discover what it takes to have a complete and concise agreement for your practice. The following topics will be discussed:

- The importance of having a service agreement;
- Provisions which should appear in every service agreement;
- The impact of the new fee disclosure rules on both existing and future agreements; and
- Contractual language to allocate and limit liability.

Automatic Contributions and Qualified Default Investments – Practical or Not?



Adam Pozek, ERPA, QPA, QPFC, QKA, RHU, REBC, DWC Consultants, Inc.

Level: Intermediate/Advanced; Credit Status: Non-Core

What is the impact of having automatic enrollment in 401(k) Plans? It isn't just more participating employees. There are added responsibilities for everyone involved, from plan sponsor, to TPA, to advisor and the investment provider. This session will focus on these responsibilities and issues:

- Why would an employer desire an automatic contribution arrangement?;
- Why should plan practitioners lead with automatic contribution arrangement design?;
- What are the top implementation headaches and solutions?; and
- What are the notice requirements?



Monday, May 2 (continued)

Defined Benefit Distributions in 2011 and Beyond



David Farber, ASA, COPA, EA, MSPA and IRS (speaker to be determined)

Level: Advanced; Credit Status: Core

Understanding when and how much to distribute to terminated participants in defined benefit plans has become a complicated affair. There are multiple interest rates and mortality tables that apply, as well as the required notification of equivalent benefits. Come review the possible restrictions on benefit payments, the timing of payments, lump sum calculations and benefit equivalencies. You will learn:

- When benefit payments are restricted and released under PPA;
- What assumptions must be used to value the lump sums;
- What assumptions must be used to create equivalent forms of benefits; and
- When amounts must be revised for non-timely return of distribution forms.

12:45 p.m. – 2:00 p.m. EDUCATIONAL SESSIONS

The Ins and Outs of Controlled and Affiliated Service Groups



S. Derrin Watson, SunGard Corbel LLC

Level: Advanced; Credit Status: Non-Core

Do you know how to determine if a plan is a controlled group or an affiliated service group? Do you know what to do if your plan becomes a controlled group or an affiliated service group? This session will shed light on what questions to ask clients to obtain accurate information and help guide you in handling either of these situations. You will learn:

- How to identify controlled groups and affiliated service groups with specific examples;
- Application of compliance testing in these situations;
- Plan document requirements;
- What to do when ownership changes; and
- How to handle mid-year changes to a controlled group or an affiliated service group.

Cross-Testing by the Numbers



Thomas Poje, QKA, QPA, CPC, DCS Retirement Group

Level: Intermediate; Credit Status: Core

A great deal of day-to-day retirement plan administration is about crunching the numbers, and often this is done automatically by your administrative system. Here is your chance to learn how cross-testing works "by the numbers." This session will use numerical illustrations to explain the methodology used in cross-testing under 401(a)(4). Understanding how it works can help you in problem situations when looking for passing allocations. The topics addressed will include:

- How allocation groups may be defined;
- How to identify and determine rate groups;
- Calculating equivalent benefit accrual rates;
- Whether or not a rate group satisfies the testing requirements; and
- Case studies illustrating the test itself.

403(b) Update



William Grossman, QPA, ERPA, Newkirk Products/McKay Hochman

Level: Intermediate/Advanced; Credit Status: Non-Core

This session will present an overview of recent 403(b) guidance. The issues with 403(b) documents and amendments will be examined, and we will have a look into 403(b) design. We will also cover any other new guidance issued. The topics to be covered include:

- The remedial amendment period for 403(b) arrangements;
- The 403(b) preapproved plan document program;
- The 2011 EPCRS 403(b) non-amender procedure;
- The latest on maintaining non-ERISA 403(b) status; and
- The more intricate 403(b) plan design issues.

2:30 p.m. – 3:45 p.m. VENDOR SOLUTION PRESENTATIONS

NIPA is excited to announce a new opportunity for NIPA Annual Forum & Expo attendees this year, Vendor Solution Presentations.

Vendor Solution Presentations will provide dedicated face time with industry vendors to thoroughly discuss solutions, products and leading-edge technology and the value they can bring to your company.

These presentations are offered in 30-minute time slots on Monday afternoon May 2, 2:30 p.m. to 3:00 p.m. and 3:15 p.m. to 3:45 p.m. These presentations will not conflict with any educational sessions, but may run concurrent with other Vendor Solution Presentations.

Visit www.nipa.org for the most up-to-date listing of the various Vendor Solution Presentations and topics.

The following industry vendors will be presenting:

- Expertplan
- The Hartford
- ING
- John Hancock Financial

**as of January 20, 2011; subject to change*

4:15 p.m. – 5:30 p.m. EDUCATIONAL SESSIONS

Testing of 401(k) Plans – Coordination



Karen Smith, FSA, EA, JD, Nova 401(k) Associates

Level: Intermediate/Advanced; Credit Status: Non-Core

Come review the multiple tests required of 401(k) plans and how to coordinate them. The testing of a 401(k) plan is more than checking items off your grocery list one-by-one. There is interplay between the testing and required funding that can change your order of operation from time to time. Familiarize yourself with:

- Allowable compensation definitions for testing;
- Testing order in determining catch-up contributions;
- The interplay of safe harbor, top heavy and gateway requirements;
- Satisfying 401(a)(4) and 410(b); and
- Special rules for plans with multiple employers and union employees.

The "Complete" Plan Termination



David Lipkin, FSA, MSPA, EA, Metro Benefits

Level: Advanced; Credit Status: Non-Core

The final piece of administering a retirement plan is the closing of that plan. It is generally the forgotten piece of administration when the initial consulting is done. However, handling a plan termination for either your defined benefit or defined contribution plan may be one of the most important and costly pieces of administration. In this session we will review the following plan termination issues:

- Updating the plan documents and the required notices to participants;
- Whether to submit the plan to the IRS for approval upon termination;
- Handling the benefit calculations and distributions;
- How to deal with the unexpected (lost participants, unallocated assets, etc...);
- Processing timelines; and
- Successor plans.

Monday, May 2 (continued)

Fiduciary Issues – Some Old, Some New



Virginia K. Sutton, QKA, VKS Consulting

Level: Advanced; Credit Status: Non-Core

Fiduciary responsibility is still an industry “hot button.” The newly released Department of Labor regulations will be covered. This session is going to take you through a review of fiduciary issues, focusing on:

- Investment policy statements: Should you have one and what if you don't follow it?;
- Should every plan have a qualified default investment?;
- Investment advice;
- What reliance can be taken on investment “warranties” offered by vendors?;
- Participant disclosure on individually directed account plans; and
- 408(b)(2) service agreements and other disclosures.

Tuesday, May 3

8:00 a.m. – 10:00 a.m. GENERAL SESSION

Outlook for the Financial Markets



Dr. Bob Froehlich, The Hartford

Credit Status: Non-Core

Hear from The Hartford's market expert and national spokesperson Dr. Bob Froehlich on his insight into what shapes the investment landscape in the economic, global and market perspective.

Sponsored by:



10:30 a.m. – 11:45 a.m. EDUCATIONAL SESSIONS

Back to School on Cash Balance/DC Combo Designs



Kevin Donovan, CPA, MSPA, Pinnacle Plan Design, LLC and IRS (speaker to be determined)

Level: Intermediate; Credit Status: Core

Combining a cash balance plan with a defined contribution plan can provide very attractive benefits for business owners. Come listen to our speaker provide insight on the intricacies of plan design, how to get the best results and pass all the testing. Topics will include:

- The allowable definitions for carving out employees;
- Deduction limitations;
- The coordination of top heavy and gateway requirements; and
- The plan provisions that must be matched.

IRS Determination Letters – Are They Really Necessary?



Richard Hochman, Esq., McKay Hochman Co., Inc.

Level: Intermediate/Advanced; Credit Status: Non-Core

This session will address the pros and cons of submitting an employer's plan for a favorable determination letter upon the plan's initial adoption, amendment, restatement or plan termination. Some of the issues that will be addressed include:

- Are determination letters needed for “pre-approved documents” (IRS opinion letters)?;
- Why was Announcement 2001-77 issued?;
- When should an employer file for a determination letter?;
- What are the typical submission problems and how can you fix them?;
- What percentage of plan sponsors seek determination letters?; and
- What is the actual process for obtaining one?

The Nuts and Bolts of Non-Qualified Plans and Executive Planning

Jane E. Armstrong, Esq., Phelps Dunbar, LLP

Level: Advanced; Credit Status: Non-Core

A non-qualified benefit plan offers an additional way for business owners and key employees to save for retirement. But how do they actually work, and what are the rules of operation? Everyone that consults with plan sponsors regarding retirement options should have a basic understanding of how non-qualified benefit plans play a role in the current landscape of retirement planning. Come learn:

- Types of non-qualified plans and their basic features;
- Their advantages and disadvantages;
- Distribution fundamentals; and
- Executive planning and the coordination of non-qualified and qualified plans.

1:15 p.m. – 2:05 p.m. EDUCATIONAL SESSIONS

EFAST 2: One Year Down; What's Next?



Janice M. Wegesin, CPC, EA, JMW Consulting, Inc. and Department of Labor (speaker to be determined)

Level: Intermediate; Credit Status: Non-Core

The first year of EFAST2 tested the benefits community's ability to adapt to new technology. The good news is: we passed! On the other hand, none of us wants the 2011 filing season to be a repeat experience. This session will address:

- Lessons learned in the first EFAST2 cycle;
- Most common errors and how to avoid them;
- What to do when time runs out; and
- Other tips regarding certain line items and schedules.

Ethics – Part 1



Michael P. Coyne, JD, Waldheger-Coyne Co., LPA

Level: Advanced; Credit Status: Non-Core

What does it mean for a retirement plan professional to act ethically? TPAs and advisors need to seriously consider this question in light of the roles they fill. Being ethical isn't the result of reading about ethics or even attending an ethics seminar. Ethics involves making ethical decisions every day, in every context, based on an ethical standard of conduct. While it seems obvious to avoid conduct that is dishonest, deceitful or fraudulent, sometimes we find ourselves in circumstances that are not so clear cut, and “doing the right thing” is hard to determine. We will discuss:

- How to maintain high professional standards in retirement plan matters;
- How to avoid conflicts of interest, and if they arise, how to resolve them;
- Who is the client;
- NIPA Code of Ethics versus Circular 230; and
- The role of the Office of Professional Responsibility in enforcing Circular 230.

Communications – Best Practices



Alan Gross, Gross Strategic Marketing LLC

Level: Intermediate/Advanced; Credit Status: Non-Core

One of the ways that your practice can differentiate itself is through effective communication. What is the best method of communication with your clients? This session will be an interactive discussion that touches on:

- How the mode of communication affects the customer service experience;
- Methods of communication and which have the most impact;
- What your Web site is really saying about you; and
- Do's and Don'ts of newsletters, surveys and polls.



2:30 p.m. – 3:20 p.m. EDUCATIONAL SESSIONS

Schedule C – The Works



Janice M. Wegesin, CPC, EA, JMW Consulting, Inc. and Scott Albert, Division of Reporting Compliance, EBSA

Level: Intermediate; Credit Status: Non-Core

The purpose of Schedule C is to report direct and indirect compensation and fees paid by large plans; however, it is difficult to understand how to accomplish that given the current form and instructions. This session will help you:

- Analyze plan investments and activity as it relates to Schedule C;
- Identify vendors that should provide Schedule C disclosures; and
- Attempt to translate that information onto the form.

Ethics – Part 2



Michael P. Coyne, JD, Waldheger-Coyne Co., LPA

Level: Advanced; Credit Status: Non-Core

The second Ethics session continues to work from Circular 230 with real-world examples. The program continues with:

- The relevant Circular 230 provisions for enrolled retirement plan agents (ERPAs);
- PTIN versus ERPA;
- The types of conduct that may result in discipline under Circular 230;
- Real situations that give rise to problems, and how to avoid these problems; and
- The roles and duties of the various plan fiduciaries in the qualified plan arena.

Wholesaler Relationships and Payroll Partnering – Best Practices



Marilyn Ryding and Michelle Marsh, QKA, Retirement Plan Concepts & Services, Inc.

Level: Intermediate/Advanced
Credit Status: No Credit

Whether providing services in-house or outsourcing through a partner, this panel of experienced peers will discuss how partnering with your local wholesalers and payroll providers can improve client retention and lead to increased sales and profits. During this session, the following topics will be discussed:

- Benefits of integrating payroll services (in-house and through alliances);
- How to find the “partners” for your firm;
- The attributes, relationships and strategies that have proven successful; and
- How to get started.

3:45 p.m. – 5:00 p.m. EDUCATIONAL SESSIONS

The Reality of Fee Disclosure Under 408(b)(2)



Charles Lockwood, JD, LLM, ASCI and Jean Ackerman, San Francisco Regional Director of U.S. Department of Labor, EBSA

Level: Advanced; Credit Status: Non-Core

The new Department of Labor regulations will have a dramatic impact upon the retirement plan industry. For the first time, everyone will be subject to comprehensive, uniform disclosure rules that will put all retirement plan service providers on a level playing field. Find out how these new disclosure rules will affect you and your plan sponsors. The following questions will be answered:

- The regulations themselves: What do they require and of whom?;
- What are the practical issues associated with the new regulations?;
- How are the fee regulations likely to impact the plan sponsor?;
- How might retirement professionals embrace the regulations to help sponsors?; and
- What are the still unanswered questions regarding the regulations?

The Ramifications to Retirement Plans of Mergers and Acquisitions



Ilene H. Ferenczy, Esq., APA, CPC, The Law Offices of Ilene H. Ferenczy, LLC

Level: Advanced; Credit Status: Non-Core

Every year we ask our clients if any merger or acquisition activity has occurred, but what does this really mean and how does it affect the qualified plan? What are the consequences if you haven't included jointly owned businesses in your annual administration and reporting? This session will look specifically at:

- Effects of stock and asset purchases;
- Transition periods;
- Application and timing of compliance testing;
- What a spinoff plan is and how to handle the exiting assets; and
- Necessary plan document changes and their effective dates.

The Wide World of Participant Loans



Joseph A. Emmons, CPC, QPA, QKA, ERPA, Lincoln Financial Group

Level: Intermediate/Advanced; Credit Status: Non-Core

Participants think borrowing money from their 401(k) plan is easy, but how complicated can it get? This session will provide you with everything you want to know on participant loans; focusing on:

- Loan administration including plan takeover issues and common mistakes;
- Corrections of loan failures, including streamlined VCP filing;
- Federal tax withholding and 1099-R reporting on distributions which include loans;
- Examples of loan refinancing; and
- How and when to suspend, default or deem a loan.



8:15 a.m. – 9:30 a.m. EDUCATIONAL SESSIONS

Testing of 401(k) Plans – Optimization



Karen Smith, FSA, EA, JD, Nova 401(k) Associates

Level: Intermediate/Advanced; Credit Status: Non-Core

There are various options for correcting a failing test. Come learn how certain options can produce better results than simply returning money or contributing more. Knowing all of your options to fix a failing test will help you demonstrate your worth to your clients. You will learn:

- Failed ADP/ACP testing – disaggregation, statutory exclusions and borrowing;
- Failed 410(b) corrections and when to switch to the average benefits test;
- 401(a)(4) testing – how to identify who can and should get more;
- When you can change the definition of compensation to help testing; and
- When splitting a plan in two can make sense.

Creating Order from Chaos – The Defined Benefit Plan Document Restatement



Kevin Donovan, CPA, MSPA, Pinnacle Plan Design, LLC and Richard Hochman, Esq., McKay Hochman Co., Inc.

Level: Advanced; Credit Status: Core

While the EGTRRA restatement period for individually designed plans has ended, those working with pre-approved plans still have nearly a year to complete the restatements. Few PPA provisions were allowed to be incorporated into the approved documents. Our speaker will cover add-on amendments for PPA, HEART and several other Acts, and how to handle previously adopted amendments such as Code Section 415, the 2009 PPA amendment, and the application of retroactive annuity starting dates. Additional important issues to be addressed are:

- Acceptable Normal Retirement Age (prior to age 65);
- The impact of Section 436 limitations on benefit accruals;
- The potential applicability of extended amortization periods; and
- Application of the DB RMD rules.

ESOPs From A to Z

Wendy Lankes, R.K. Schaaf Associates, Inc.

Level: Intermediate; Credit Status: Non-Core

Everything you always wanted to know about Employee Stock Ownership Plans and more. ESOPs are a defined contribution plan and have the outward appearance of a profit sharing plan investing only in company stock; however, there is much more to the fine print. In addition, the recurring contributions to an ESOP often allow for opportunities in pairing it with a separate 401(k) plan. This session will address the following:

- Leveraged versus non-leveraged;
- Issues for sub chapter S corporations and closely held stock;
- Independent valuations of stock;
- Dealing with installment versus lump-sum distributions, and in-kind or cash;
- Using ESOP contributions for safe harbor or top-heavy minimums; and
- Trends in enforcement and Form 5500 reporting.

9:45 a.m. – 11:00 a.m. EDUCATIONAL SESSIONS

The Business of Form 5500



Janice M. Wegesin, CPC, EA, JMW Consulting, Inc.

Level: Intermediate/Advanced; Credit Status: Non-Core

EFAST2 has taught us that Form 5500 preparation is an important aspect of a firm's service menu. In addition, it has become clear that our firms could offer additional forms and related services. The speaker will present ideas that consider:

- Tax preparer rules and their impact;
- Potential opportunities to expand value-added services;
- Drafting of financial statements for large plans (or creating an audit package); and
- A tutorial on Form 5500 preparation for welfare plans.

ERISA Jeopardy®

Panel of Industry Experts

Level: Intermediate/Advanced; Credit Status: Non-Core

Come test your knowledge against your peers. This session will present an opportunity to actively participate in a fun test of your knowledge on the major topics we are all facing today with clarification provided by our panel of experts. There will also be time to pose questions to our expert panel, so remember to bring those "burning" questions, too.

What a 401(k) Administrator Needs to Know About IRAs



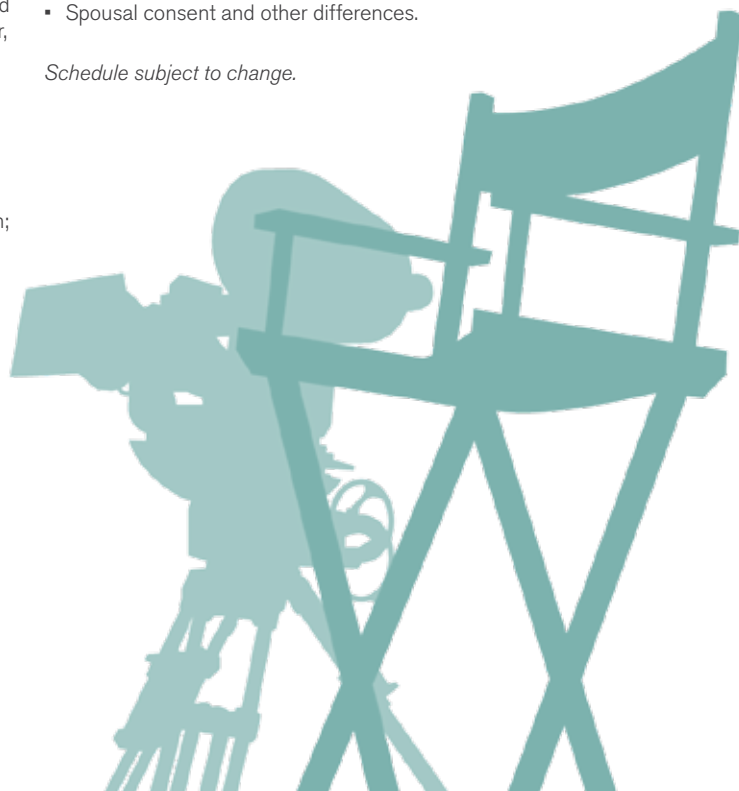
William Grossman, QPA, ERPA, Newkirk Products/McKay Hochman

Level: Intermediate/Advanced; Credit Status: Non-Core

Plan administrators often get questions from employers or 401(k) participants about IRAs. This session is designed to acquaint 401(k) administrators with the differences in these two plans and how to answer the most common questions that they receive. The information provided is practical and you can put it to use immediately to establish more effective administrative procedures. You will learn:

- Types of IRAs, including SIMPLE IRA and SEP IRA;
- What the rollover rules are to and from IRAs;
- What the Roth IRA conversion rules are;
- How the distribution rules differ from qualified plans;
- Differences in after-tax contribution reporting; and
- Spousal consent and other differences.

Schedule subject to change.



Registration Form

2011 NIPA Annual Forum & Expo

May 1-4, 2011 | Planet Hollywood Resort & Casino | Las Vegas, Nevada



Return this registration form, with payment, to: **NIPA • 8341 Solutions Center • Chicago, IL 60677-8003**
If sending via FedEx, UPS or Special Carrier: **NIPA • Lockbox #778341, 350 E. Devon Ave., Itasca, IL 60143**
FAX: 312.673.6609 • General Information: 800.999.NIPA (6472)
Your registration confirmation will be sent to you upon receipt of your payment.
Online registration is also available at **www.nipa.org**.

Use one registration form per attendee.

Name (as you would like it to appear on badge): _____

Designation(s): _____

Company: _____

Address: _____

City/State: _____ ZIP: _____

Phone: (_____) _____

Fax: (_____) _____

E-mail: _____

What is your professional position?

- | | | | | | |
|---|---|--|-------------------------------------|-----------------------------------|--|
| <input type="checkbox"/> TPA Business Owner | <input type="checkbox"/> Business Manager | <input type="checkbox"/> Pension Administrator | <input type="checkbox"/> Consultant | <input type="checkbox"/> Attorney | <input type="checkbox"/> Education/Trainer |
| <input type="checkbox"/> Operations Manager | <input type="checkbox"/> Accountant/CPA | <input type="checkbox"/> Financial Planner | <input type="checkbox"/> Broker | <input type="checkbox"/> Advisor | <input type="checkbox"/> HR Benefit Rep |
| <input type="checkbox"/> Service Provider | <input type="checkbox"/> Record Keeper | <input type="checkbox"/> Other | | | |

What is your main reason for attending the 2011 NIPA Annual Forum & Expo?

Select all that apply:
 Education Networking Expo Hall Other — please specify: _____


How did you hear about the 2011 NIPA Annual Forum & Expo?

Past meeting Colleague Direct Mail Brochure or Postcard E-mail Internet Other — please specify: _____

Have you attended the NIPA Annual Forum & Expo in the past? Yes No

Do you make purchasing decisions for your organization? Yes No **Recommendations?** Yes No

Special Needs

 It is important that you enjoy the 2011 NIPA Annual Forum & Expo.
If you have any dietary restrictions, special needs, accommodations or requirements, please let us know:

Session Moderators

Yes! I would like to be a moderator.

Session preference (if any): _____

Registration Form (continued)

Your Name: _____

Membership Fees (optional) — Not a NIPA member? Join NOW and enjoy the member discount!

Membership through June 30, 2012\$365 \$ _____

Please note: NIPA membership is individual and membership category is determined by professional position. 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 Registration Form. Photocopies are accepted.

Registration Fees

	On/before March 25	After March 25	Onsite Registration	Fee
<input type="checkbox"/> Business Owner/Executive Member	\$775	\$875	\$1,075	\$ _____
<input type="checkbox"/> Affiliate Member	\$825	\$925	\$1,125	\$ _____
<input type="checkbox"/> Non-Member	\$975	\$1,075	\$1,275	\$ _____
<input type="checkbox"/> New APA/APR	\$388	\$488	\$688	\$ _____
<input type="checkbox"/> Single-Day Pass	\$400	\$450	\$500	\$ _____

Indicate day May 1 May 2 May 3 May 4

Employer Group Discount \$750 for 1st registered employee + \$700 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. Each registrant must use a SEPARATE REGISTRATION FORM. Photocopies are suggested.)

Guest Registration\$325\$350.....\$375 \$ _____

(Guest Registration includes lunch and receptions. It **does not** include access to general sessions, educational sessions, exhibits or the Monday "Night on the Town" event.)

Guest Name (as you would like it to appear on badge): _____

Dine Around (optional)

Plan on attending a group dinner on Sunday, May 1 with fellow members, former colleagues or attendees you just want to get to know.

This event is at the participant's own expense. Locations are subject to change based on number of attendees.

America (American cuisine) Gonzalez Y Gonzalez (Mexican cuisine) Brasserie Puck (French/American cuisine) Hard Rock Café (American cuisine)

Monday "Night on the Town" (optional)

Join fellow attendees at Mystère by Cirque du Soleil, held at Treasure Island (T.I.), Las Vegas. (Retail ticket price \$110)

Mystère by Cirque du Soleil Number of tickets (limit two per attendee) _____ @ \$45 each= \$ _____

(Mystère tickets are non-refundable.)

Payment

Total Payment (add Membership, Registration and Monday "Night on the Town") \$ _____

Registration Forms will not be processed unless accompanied by the appropriate payment.

Enclosed is a check/money order, made payable to NIPA

OR

Please charge my credit card: VISA MasterCard American Express

Card Number: _____ Expiration Date: _____

Cardholder Name: _____

Cardholder Signature: _____

Conference Cancellation Policy

All cancellations must be IN WRITING and mailed or faxed to NIPA Headquarters. Cancel on or before March 25, 2011 for a 50% refund. No refunds will be granted for the Monday "Night on the Town" event after registration is received. No refunds will be granted after March 25, 2011. If any circumstances or events beyond the control of NIPA cause cancellation of all or any portion of the event, NIPA agrees to refund any portion of the registration fee for which NIPA is reimbursed by insurance or other third party. NIPA shall not be liable for any other refund or payment arising from the cancellation of, or for other liability or damages arising from, the event.

General Information

Special Events

New Attendee Welcome Reception

Sunday, May 1, 12:45 p.m. – 1:15 p.m.

First NIPA Conference? Learn how to make the most of your experience at the 2011 NAFE by attending the New Attendee Welcome Reception. You will have the opportunity to meet fellow new attendees and members from NIPA's leadership and staff.

Welcome Reception

Sunday, May 1, 5:30 p.m. – 7:00 p.m.

Join your peers and industry vendors in the Expo Hall, featuring the most innovative business solutions...and blackjack tables! In between visits to top industry vendors' booths, test your blackjack skills or learn more about the game with lessons from Planet Hollywood dealers.

Dine Around Town

Sunday, May 1, 7:30 p.m.

Various Restaurants

Gather together fellow members, colleagues or attendees you just want to get to know. NIPA has made reservations at restaurants along the South Strip of Las Vegas. To sign up, complete the NAFE registration form. This event is at the participant's own expense and is within walking distance from Planet Hollywood. Advanced payment for participation is not required.

Monday "Night on the Town"

Monday, May 2, 6:30 p.m. (show time is 7:00 p.m.)

Sponsored by



MYSTÈRE Join fellow attendees at *Mystère* by Cirque du Soleil, held at Treasure Island (T.I.), Las Vegas.

CIRQUE DU SOLEIL. *Mystère*™ is classic Cirque du Soleil®, combining the powerful athleticism, high-energy acrobatics

and inspiring imagery that has become the company's hallmark. Deemed a theatrical "flower in the desert," *Mystère* thrills generations of audiences with its exhilarating blend of whimsy, drama and the unimaginable brought to life on stage. Presented exclusively at Treasure Island, *Mystère* provides the ultimate discovery that life itself is a mystery.

Honored eight times as "Best Production Show" by the *Las Vegas Review-Journal*, *Mystère* has an international cast of 72 performers featuring dancers, singers, musicians and champion-caliber acrobats. *The Chicago Tribune* called *Mystère*, "one of the most innovative and exciting shows to be seen anywhere." Directed by Franco Dragone.

Tuesday Night Networking Reception

Tuesday, May 3, 5:30 p.m. – 7:00 p.m.

Unwind from an education-filled day with your fellow 2011 NAFE attendees during this fun, relaxing networking event in the Expo Hall. Refreshments and light hors d'oeuvres will be served.

2011 NAFE Educational Sessions Online

All 2011 NAFE registered attendees will receive a link to download all presentations prior to the conference. Additionally, all attendees will receive, via e-mail, a Web link to the live audio recordings and PowerPoint® presentations (submitted by speakers) from each educational session following the 2011 NAFE.

This special attendee benefit gives you the opportunity to access the 2011 NAFE sessions online all year long. The Web link will be available within four weeks of the event.

Housing & Travel

Accommodations

Reserve your room by March 22

Housing at the Planet Hollywood is available on a first-come, first-served basis! A special discounted rate of \$114 per night (single/double occupancy) has been arranged exclusively for you by NIPA. The reservation deadline for this special rate is March 22, 2011. Contact the Planet Hollywood Resort & Casino directly for reservations and information regarding the hotel, and be sure to mention that you are participating in NIPA's 2011 NAFE.



Planet Hollywood Resort & Casino

3667 Las Vegas Blvd. South

Las Vegas, NV 89109

Phone: 702.785.9455 or 877.244.9474

Transportation Services

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

Internet Café

Need to check your work or personal e-mail during the 2011 NAFE? Looking for the opportunity to browse exhibitors' Web sites 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 easily accessible and conveniently located near the Expo Hall, events and educational sessions.

Continuing Education Credits

2011 NAFE attendees with a Certified Financial Planner (CFP) designation can also earn continuing education credits through the Certified Financial Board of Planners, Inc. (CFP Board), National Registry of CPE Sponsors, the Joint Board for the Enrollment of Actuaries (JBEA), Enrolled Retirement Plan Agent (ERPA) and the National Association of State Boards of Accountancy (NASBA).

NIPA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education for the National Registry of CPE Sponsors. 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,

150 Fourth Avenue North, Suite 700

Nashville, TN 37219-2417

Web site: www.nasba.org

More information will be available on NIPA's Web site, www.nipa.org, and in the 2011 NAFE final program.



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National Institute of Pension Administrators

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Register on or before March 25, 2011 and save!

Registration is easy – choose your method:

1. Register online at www.nipa.org.
2. Mail or fax the enclosed registration form, with payment, to
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
3. Print the registration form from www.nipa.org, or use the form in this advance program, then mail or fax, with payment.
(Please retain a copy for your records.)

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 registration form. Photocopies are accepted.

New APAs and APRs

50% discount off regular registration fee

If you earned your designation(s) in 2010, you are eligible for this significant discount. See the enclosed registration form for pricing.

Employer Discount Program

\$750 for the 1st registered employee, plus \$700 for each additional employee

To receive this discount, two (2) or more employees from the same firm must register at the same time and pay together in one check or credit card payment. Each registrant must use a SEPARATE registration form. Photocopies are accepted.

Guest Registration

Total event registration – \$325

The guest registration admits guests of 2011 NAFE attendees to all food functions and evening events (Monday "Night on the Town" celebration tickets not included in price). Guest registration does not permit attendance at general sessions, educational sessions or the Expo Hall.

Reserve your ticket today to the retirement plan industry's premier event!

