2009 Basic Training Seminars

UNDERSTANDING ANNUAL PLAN ADMINISTRATION
AND
AN INTRODUCTION TO 401(K) PLAN OPERATION

Introduction to 401(k) Plan Operation **is an educational presentation that covers items such as non discrimination testing, employee deferrals and employer contributions, loans and distributions and payroll issues.**
Learning Objectives: Understanding what constitutes a 401(k) Plan, Learn how to identify the key players involved, Learn to differentiate the types of employees within a company, Understanding limits on deferrals, contributions and compensation as well as some possible payroll issues and problems,
Learn the basics of Nondiscrimination Testing and the neccesity for testing, Understanding rules for distributions and types of distributions

Understanding Annual Plan Administration **will help members of your staff understand the process of plan administration in general. This seminar will cover issues such as employee communication, distribution requirements, tax reporting (945, DE6, DE7 & 1096), year-end data packages, setting up timeline and expectations and changes in company structure.**
Learning Objectives: Identify key features in the plan document to avoid operational and demographic failures, Learn what communication is distributed to employees, Understand the distribution requirements, Learn the administrators tax reporting responsibilities, Understand Bond & Retirement Plan Audits, Identify what can be rolled over to the plan, Learn what is contained in the year end data package, Understand what is important about changes in company structure, What happens if your plan is top heavy, Common prohibited transactions to avoid, Identify highlights of the Pension Protection Act 2006 and Why you should set up timelines & expectations

The seminars will also cover how your plan is affected by the Pension Protection Act of 2006 (PPA06).
The seminars are open to anyone who would like a better understanding of their plan(s). The seminars will be held at our Torrance location. There is a $25 fee for each seminar. Checks can be made out to Actuarial Consultants, Inc. THIS FEE IS WAIVED FOR ALL ACI CLIENTS.

Please contact Yariel Chiong, Marketing Coordinator, to register at yariel.chiong@acibenefits.com or use the attached registration form. $25 fee must be received prior to seminar date in order to confirm your registration. SEATING IS EXTREMELY LIMITED.
These are group-live seminars. There is no prerequisite or advanced preparation required.
Program Level: Beginner

About ACI...
Actuarial Consultants, Inc. (ACI) is one of the country's most respected qualified retirement plan consulting practices. Our founder and president, Pat Byrnes, is recognized as one of the finest technicians in the pension plan arena today. He is a past president of the American Society of Pension Professionals & Actuaries (ASPPA). He is also the founding director of the College of Pension Actuaries (COPA). In November 2005, Pat was awarded The Harry T. Eidson Founders Award which recognizes exceptional accomplishments and contributions to organizations or the pension industry. Recipients of this award are chosen for their contribution over time and have delivered "above and beyond reasonable expectations". This award is ASPPA's most prestigious honor.

Our team includes enrolled actuaries, pension plan consultants, and consulting plan administrators. Our services include: Creative Plan Design & Comprehensive Documentation, Detailed & Thorough Plan Administration, Fiduciary Compliance, Special Project Consulting, and Compliance Reviews.

We have built our success and reputation on the strong relationships we have with our clients and their advisors. We deliver our promise to our clients by developing and maintaining retirement plans that are fully compliant with all applicable laws, while retaining a high degree of flexibility to meet the changing business conditions.

EARN UP TO 7 CPE CREDITS

NATIONAL REGISTRY OF CPE SPONSORS

ACI is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on 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.

2009 Basic Training Seminars Registration Form

UNDERSTANDING ANNUAL PLAN ADMINISTRATION
AND
AN INTRODUCTION TO 401(K) PLAN OPERATION

COMPANY: ______________________________ (Please print)

NAME: ______________________________ (Please print)

PHONE #: ______________________________

E-MAIL: ______________________________ (Please print. Email is needed to confirm your registration)

Indicate which seminars you would like to attend by checking the boxes below.

Understanding Annual Plan Administration

☐	Tuesday	February 3	9:00 AM to 12:00 PM	$25
☐	Wednesday	February 18	9:00 AM to 12:00 PM	$25
☐	Tuesday	May 12	9:00 AM to 12:00 PM	$25
☐	Wednesday	May 20	9:00 AM to 12:00 PM	$25
☐	Tuesday	August 4	9:00 AM to 12:00 PM	$25
☐	Wednesday	August 19	9:00 AM to 12:00 PM	$25
☐	Tuesday	November 3	9:00 AM to 12:00 PM	$25

An Introduction to 401(k) Plan Operation

☐	Tuesday	February 3	1:00 PM to 4:00 PM	$25
☐	Wednesday	February 18	1:00 PM to 4:00 PM	$25
☐	Tuesday	May 12	1:00 PM to 4:00 PM	$25
☐	Wednesday	May 20	1:00 PM to 4:00 PM	$25
☐	Tuesday	August 4	1:00 PM to 4:00 PM	$25
☐	Wednesday	August 19	1:00 PM to 4:00 PM	$25
☐	Tuesday	November 3	1:00 PM to 4:00 PM	$25

Each seminar is $25 per person. Payment must be received in advance to confirm your registration. In order to receive a full refund, you must cancel your registration at least five business days before the seminar. If you are unable to give us five days notice, you may send a substitute or receive a credit memo toward a future seminar.

For more information regarding refunds or complaints please contact:
Actuarial Consultants, Inc.
Attn: Yariel Chiong, Marketing Coordinator
Phone: 310.212.2600
2377 Crenshaw Blvd. Suite 350
Torrance, CA 90501

Fee is waived for ACI clients.

Please email your registration to yariel.chiong@acibenefits.com or fax to 310.212.2654. You must include the following information:

1. **Company**
2. **Name and title**
3. **Email address** (needed to confirm your registration)
4. **Name of seminar(s)-** Plan Administration or 401(k)
5. **Date of seminar(s)**