



2009 FALL FORUM

25th Anniversary

Ascensus invites you to join an exceptional learning experience for retirement plan services professionals.

*Chicago, IL
September 21–23*

*Tampa, FL
October 5–7*

*Boston, MA
October 19–21*

*San Diego, CA
November 9–11*




ascensusSM



Fall Forum 2009

Ascensus presents the nation's foremost retirement and savings plan services conference—*Fall Forum*. For the past 25 years, *Fall Forum* has been one of the most comprehensive retirement plan training conferences in the industry, with a wide variety of course selections offered over a three-day conference.

Fall Forum's flexible format allows attendees to design their own curriculums to enhance their industry knowledge. In addition to courses focusing on compliance and operations, we offer courses on increasing sales and marketing opportunities for financial organizations. *Fall Forum* is the perfect conference for individuals who are new to the industry as well as for accomplished professionals.

Why Attend *Fall Forum* in 2009?

In our industry, Congress, the Department of Labor, and the IRS continue to change the rules. Retirement and savings plan programs must remain compliant, so staff must be kept up to date on all retirement service operations to ensure accuracy and effectiveness—and to avoid substantial financial penalties. An investment in training seems like a small price to pay when compared with the costs of potential noncompliance.

New Guidance Analysis

Many legislative changes have become effective over the last year. Understanding and implementing these changes can be a daunting task for financial organizations. We're here to help. We will be discussing these changes and analyzing the supplemental guidance issued by the Departments of Labor and Treasury.

Who Should Attend *Fall Forum*?

Any individual involved with the retirement and savings plan services industry should attend this one-of-a-kind experience. Ascensus instructors have trained a variety of industry professionals on the intricacies of the retirement services industry. From the basics of IRAs to the more advanced issues dealing with qualified retirement plans, 403(b) plans, and 457 plans, Ascensus is a leading provider of training for the retirement services market. With 26 courses to choose from—including basics, advanced, and even new business sales and marketing opportunities—*Fall Forum* 2009 is sure to meet your training needs.

Continuing Education Credits

Fall Forum has been submitted for the following designations. To find out if specific continuing education credits have been approved, please contact an Ascensus Sales Representative.

- Certified IRA Services Professional (CISP)
- Certified Retirement Services Professional (CRSP)
- Certified Trust and Financial Advisor (CTFA)
- Certified IRA Professionals (CIP)
- Certified Financial Planner (CFP)
- Enrolled Retirement Plan Agent (ERPA)
- ASPPA Designations

Conference Schedule*

Monday				
7:00–8:00 am	Conference Registration/Breakfast/Ascensus Expo			
8:15–9:00	General Session			
9:15–10:30	IRA Essentials	IRA Update	Qualified Retirement Plan Update	Qualified Retirement Plan Essentials
10:45–12:00	IRA Essentials (continued)	The Basics of Health Savings Accounts	Qualified Retirement Plan Fiduciary Issues and Fee Disclosure Update	Qualified Retirement Plan Essentials (continued)
12:00–1:00	Lunch			
1:15–2:30	Moving Retirement Assets: Transfers, Rollovers, and Conversions	Traditional and Roth IRA Excesses and Recharacterizations	Legislative Issues and Answers	Understanding 401(k) Plans
2:45–4:00	IRA Update	RMDs and Beneficiary Options for Retirement Plans and IRAs	Popular Plan Design Considerations	Qualified Retirement Plan Update
4:00–4:15	Question and Answer Session			
5:00–6:00	Cocktail Reception			
Tuesday				
7:00–8:00 am	Conference Registration/Breakfast/Ascensus Expo			
7:45–8:00	Fall Forum Recap and Prize Drawings			
8:00–9:15	Conducting Your Own IRA Compliance Audit	Advanced Beneficiary Issues	The Basics of Health Savings Accounts	403(b) Fundamentals
9:30–10:45	Retirement Plan Taxation Issues	RMDs and Beneficiary Options for Retirement Plans and IRAs	A Guide to Qualified Retirement Plan Distributions	403(b) Update
11:00–12:15	A Closer Look at 72(t) Exceptions	Moving Retirement Assets: Transfers, Rollovers, and Conversions	Evolving Retirement Plan Portability Market	IRA-Based Plans: SEP and SIMPLE
12:15–1:15	Lunch			
1:30–2:45	Advanced Beneficiary Issues	Traditional and Roth IRA Excesses and Recharacterizations	Handling Legal Issues	Retirement Plan Business Development Opportunities
3:00–4:15	Beyond the Basics of Health Savings Accounts	Legislative Issues and Answers	Saving for Education: 529 Plans and ESAs	Qualified Retirement Plan Fiduciary Issues and Fee Disclosure Update
4:15–4:30	Question and Answer Session			
Wednesday				
7:00–8:00 am	Breakfast/Ascensus Expo			
7:45–8:00	Fall Forum Recap and Prize Drawings			
8:00–9:15	Retirement Plan Business Development Opportunities	A Guide to Qualified Retirement Plan Distributions	Handling Legal Issues	457(b) Plan Fundamentals
9:30–10:45	A Closer Look at 72(t) Exceptions	Beyond the Basics of Health Savings Accounts	Evolving Retirement Plan Portability Market	IRA-Based Plans: SEP and SIMPLE
11:00–12:15	Retirement Plan Taxation Issues	Conducting Your Own IRA Compliance Audit	Popular Plan Design Considerations	Saving for Education: 529 Plans and ESAs
12:15 pm	Lunch (optional)			

*To ensure that the most current issues are built into the curriculum, the proposed list of topics is subject to change.

Conference Fees

First Attendee:	\$1,150
Additional Attendees:	\$1,050
Early Bird Registration: Save \$50 per attendee if registered 60 days before the conference	

Special pricing available for groups of five or more. Contact your Ascensus Sales Representative for additional information.

Conference Fees include

- Three days of premier retirement plan education
- Comprehensive manual on CD-Rom
- Individual course selections
- Breakfast and lunch each day
- Cocktail reception Monday evening

The conference fees do not include travel expenses, airfare, dinners, lodging, transportation, or parking fees.

Course Descriptions

To help you design your curriculum, we categorized each course as IRA, Employer-Sponsored Plans (which includes SEP and SIMPLE IRA plans), or Other Industry Topics. Additionally, the courses have been identified as Basic, Advanced, or Sales and Marketing focused. The course description and the instructor's teaching plan determine course classifications.

Not sure which courses will meet your needs? Contact your Ascensus Sales Representative for help designing your curriculum.

IRA

Advanced Beneficiary Issues*



Transfer of wealth from retirement accounts to beneficiaries has been a hot topic for some time. This course provides an overview of the distribution options available to beneficiaries of IRAs and retirement plans, discusses various tax issues related to inheriting retirement assets, and examines important operational and training considerations that will help you enhance your retirement plan services.

Course Highlights

- Beneficiary Options
- Beneficiary Designations
- Understanding Tax Issues
- Document and Reporting Issues

A Closer Look at 72(t) Exceptions*



With the vast number of individuals exploring early retirement, many people are considering distributing their retirement savings before reaching age 59½. This course reviews the exceptions to the 10 percent early distribution penalty associated with qualified retirement plan (QRP) and IRA distributions. With this knowledge, you can create strategies to assist your clients in minimizing or eliminating this penalty.

Course Highlights

- IRA and QRP Distribution Penalty Exceptions
- Effects of Penalties on Traditional and Roth Accounts
- Best Situations to Apply Penalty Exceptions
- Reporting Requirements

Conducting Your Own IRA Compliance Audit



What is a compliant IRA program? A compliant IRA program meets all IRS requirements for documents, tax withholding, and reporting. To a financial organization, IRA compliance also means a prosperous, penalty-free IRA program. This course guides you through the areas of IRA compliance and provides checklists to help you manage the task.

Course Highlights

- Conducting a Compliance Audit
- Compliance Audit Checklists
- Internal Audit Checks
- 2009 IRA Reporting Changes

**Course content applies to both IRA and employer-sponsored plans.*



IRA Essentials



Whether you are new to IRAs or need a refresher, this course is the perfect place to start. “IRA Essentials” includes a complete overview of all the fundamental information you need to work effectively with Traditional and Roth IRAs.

Course Highlights

- IRA Establishment
- Eligibility Rules and Contribution Limits
- Compliance Requirements
- Distribution and Beneficiary Basics

IRA Update



Numerous legislative provisions have taken effect and many long-awaited IRS pronouncements have been issued within the last 12 months. This course helps you understand how the legislation and new guidance affect your IRA program operations.

Course Highlights

- Legislative Changes
- Understanding Recent Pronouncements
- Operational and Procedural Considerations
- Reporting Guidance

Moving Retirement Assets: Transfers, Rollovers, and Conversions*



Portability rules for IRAs and QRPs are always changing, which makes portability one of the most confusing topics in the retirement plan industry. Many questions arise as IRA holders, plan participants, and beneficiaries decide how to best manage their retirement assets. What is the difference between a rollover and a transfer? What are the considerations for moving assets to an IRA vs. an inherited IRA? This fast-paced session answers these questions and more, including rollovers to Roth IRAs, conversion eligibility, and Roth 401(k)/403(b) rollover issues.

Course Highlights

- Potential Tax Consequences
- Operational Procedures
- Rollover/Conversion Rules and Strategies
- Distribution Rules

RMDs and Beneficiary Options for Retirement Plans and IRAs*



This course explains the basic required minimum distribution (RMD) and beneficiary rules from both a QRP and an IRA perspective. Learn the fundamentals of calculating RMDs and review the options available to beneficiaries, including the new rollover options.

Course Highlights

- RMD Timing and Calculations
- 2010 RMD Reporting Requirements
- Separate Accounting
- Beneficiary Distribution Options

**Course content applies to both IRA and employer-sponsored plans.*

Traditional and Roth IRA Excesses and Recharacterizations



Financial organization personnel are often asked to assist IRA holders with correcting excess contributions. This course explains the options for correcting excess contributions and the procedures to complete the corrections, including how to recharacterize an excess.

Course Highlights

- Timing Requirements for Corrective Options
- Calculating Earnings Attributable to the Excess
- Reporting Requirements
- Tax Consequences

Employer-Sponsored Plans

403(b) Fundamentals



While 403(b) plans share many similarities with 401(k) and 457(b) plans, 403(b) plans also have some unique rules. And final 403(b) regulations have changed many of the long-standing rules that governed 403(b) plans before January 1, 2009. This course explores the fundamentals of the new 403(b) plan world. This is a “must see” course for individuals who are required to understand the current rules affecting 403(b) plans.

Course Highlights

- Plan Establishment Requirements
- ERISA vs. Non-ERISA Plans
- Participant Eligibility and Allowable Exclusions
- Contribution and Distribution Rules
- Exchanges, Transfers, and Rollovers

403(b) Update



The final regulations are now effective and it's a whole new 403(b) world. The new rules have created many challenges for financial organizations, employers, and 403(b) plan participants. Many of the new rules are subject to various interpretations while the industry waits—and hopes—for additional regulatory guidance. Let's sort out the complex issues together in this advanced, interactive session. Bring questions! (This course assumes a basic understanding of 403(b) plan rules.)

Course Highlights

- Exchanges and Transfers
- Grandfathered and Orphan Account Rules
- Distribution Authorizations and Rollover Rules
- Special Rules for Church and Religious Organization Plans

457(b) Plan Fundamentals



Since 2002, 457 plans have operated under rules that are more closely aligned with 401(k) plan rules. These changes, including the portability options for IRAs and 401(k), 403(b), and governmental 457(b) plans, compel financial organizations in the retirement services industry to become familiar with 457(b) plan rules. This course reviews the basics of 457(b) plans.

Course Highlights

- Eligible Governmental and Tax-Exempt Employers
- Documentation Requirements
- Contribution Limits and Distribution Issues
- Portability Rules

**Course content applies to both IRA and employer-sponsored plans.*



A Guide to Qualified Retirement Plan Distributions

QRP distribution errors are among the most common plan compliance problems identified by IRS auditors. With the expanded distribution options available under the Pension Protection Act of 2006, handling QRP distributions has become even more challenging. This course helps you understand distribution types and timing requirements.

Course Highlights

- Distribution Triggering Events
- Plan Design Considerations
- In-Service Distribution Rules
- Hardship Distribution Rules

IRA-Based Plans: SEP and SIMPLE*

Does your financial organization have small-business clients? What do you know about SEP and SIMPLE IRA plans? Learn why these two plans are so appealing to small-business owners. A SEP plan is a simple alternative to a profit sharing plan while a SIMPLE plan may be a desirable alternative to a 401(k) plan.

Course Highlights

- Plan Establishment and Document Choices
- Employer and Employee Eligibility
- Contribution and Deduction Limitations
- Comparison to Qualified Plan Alternatives

Popular Plan Design Considerations

The economic turmoil of the past year has caused many employers to ask some tough questions about their retirement plans: Am I getting the most “bang for my buck” with my current arrangement? Are there plan provisions that I should add or remove? Should I consider eliminating my retirement plan altogether? And new legislative proposals continue to surface as Congress wrestles with how best to promote retirement savings. Attend this course to discuss these issues and learn how the automatic contribution arrangement regulations simplify the rules that govern this increasingly popular provision.

Course Highlights

- Plan Design Trends
- Safe Harbor Plan Challenges
- New Automatic Contribution Arrangement Rules
- Is Simpler Always Better?

Qualified Retirement Plan Essentials

New to QRPs? Learn the basic information necessary to work with QRPs, focusing on profit sharing and money purchase pension plans. From plan establishment to contributions to distributions, this course provides a solid overview of QRP rules and operational considerations. (This course does not cover 401(k) plans.)

Course Highlights

- Plan Establishment and Eligibility
- Contribution and Deduction Limits
- Distributions and Taxation
- Reporting Considerations

**Course content applies to both IRA and employer-sponsored plans.*

Qualified Retirement Plan Fiduciary Issues and Fee Disclosure Update

Fiduciary issues and fee disclosure concerns remain among the hottest topics in the defined contribution retirement plan world. A new federal administration is being pressured to give relief to retirement plan participants while avoiding burdensome requirements for employers and service providers. A new Congress faces similar constraints, and has the power to trump newly issued regulations with legislation. In addition, federal courts continue to shape the landscape of disclosure and fiduciary duty as more cases reach resolution. Attend this course to learn more about bottom-line, pocketbook issues that affect employers, plan participants, and service providers alike.

Course Highlights

- Recent Fee-Disclosure Developments
- What Is Fiduciary Duty—How Do You Breach It?
- Legislative and Regulatory Trends
- Federal Court Updates
- EGTRRA and PPA Nonamenders

Qualified Retirement Plan Update

Each year, legislation and government guidance affect the way that financial organizations market and service QRPs. This course summarizes the past year's retirement plan changes that have had the greatest impact on financial organizations, plan trustees, employers, and plan participants.

Course Highlights

- IRS and DOL Pronouncements
- Legislative Activity
- Key Court Cases
- Restatement Update

Understanding 401(k) plans

This course picks up where “QRP Essentials” leaves off, focusing solely on 401(k) plan essentials. Learn eligibility, contribution, and distribution requirements that are unique to 401(k) plans, including many of the important operational considerations. This course also covers the impact of current 401(k) plan rules on employers, employees, and financial organizations. (A fundamental understanding of QRPs is helpful for this session.)

Course Highlights

- Eligibility and Contribution Requirements
- Nondiscrimination Tests, Including ADP and ACP Testing
- Plan Design Considerations, Including Safe Harbor 401(k) Plans, Roth 401(k) Provisions, and Individual(k) Plans
- Distributions and Loans

**Course content applies to both IRA and employer-sponsored plans.*



Other Industry Topics

The Basics of Health Savings Accounts



Health savings accounts (HSAs) are IRA-like accounts, but follow their own set of rules. Whether you are new to HSAs or just need a refresher, attend this course to learn the information necessary to understand HSAs and work effectively with HSA owners.

Course Highlights

- HSA Establishment
- Contribution Eligibility
- Distribution Issues
- HSA Reporting

Beyond the Basics of Health Savings Accounts



Do you understand the basics of HSAs and want to delve into more detail? This course examines several intricate HSA issues, including the ins and outs of high deductible health plans and what to do when an employer requests a reversal of an HSA contribution.

Course Highlights

- Qualification Issues for High Deductible Health Plans
- HSA and Flexible Spending Account Interaction
- Returned Employer Contributions
- Ideas for Preventing an HSA Overdraft

Evolving Retirement Plan Portability Market



Retirement plan asset portability rules continue to change. Changes created by recent legislation have caused financial organizations to retool internal procedures, incorporate new technology solutions, and reevaluate their overall asset acquisition and retention strategies. This course highlights all notable changes to portability and outlines various service and support components used to maximize portability opportunities.

Course Highlights

- Overlooked Distribution Triggering Events
- Targeting Asset Sources
- Plan-to-Plan Portability
- Marketing Strategies

Handling Legal Issues*



Understanding when legal concerns commonly arise in connection with IRAs and QRP's will equip you to serve your clients more competently. Often, simply knowing when to refer a matter to in-house or outside legal counsel can mean the difference between a straightforward resolution and a drawn-out conflict. This course will not make you a legal expert, but it just might arm you with enough information to avoid being dangerous.

Course Highlights

- Best-Case (and Worst-Case) Scenarios
- Common Retirement Plan and IRA Legal Issues
- Knowing the Rules Vs. Giving Legal Advice
- Important Legislation, Regulation, and Court Cases

**Course content applies to both IRA and employer-sponsored plans.*

Legislative Issues and Answers*



The “Legislative Issues and Answers” course is an interactive course designed to give participants more time to address any questions they have regarding recent, new, and upcoming legislation. It is also intended to cover hot-off-the-press topics that may affect IRA and QRP administration.

Retirement Plan Business Development Opportunities*



Legislation often creates new opportunities within the retirement plans industry. This course focuses on the legislation, regulations, and current trends that can help drive assets into your organization.

Course Highlights

- Taking Advantage of 2010 Conversions
- Maximizing Individual(k) Plan Contributions
- Creating EGTRRA Restatement Opportunities
- Exploiting the 402(f) Notice Requirement
- Understanding IRA, HSA, and SEP Contribution Opportunities for Small Businesses

Retirement Plan Taxation Issues*



Retirement plan and IRA distribution recipients are often challenged with complicated tax issues. To provide the best possible service, you must understand your client’s specific financial needs and some basic principles behind the distribution and taxation issues that your client will face. Attain this knowledge to help you provide exceptional service—and attract and retain more clients.

Course Highlights

- How are retirement saving distributions taxed?
- How do estate and inheritance tax rules affect retirement saving distributions?
- Who is responsible for paying the various taxes?
- How can account holders and beneficiaries minimize taxation?

Saving for Education: 529 Plans and ESAs



Learn how IRC Sec. 529 qualified tuition programs (QTPs) and Coverdell education savings accounts (ESAs) can help ease the burden of paying for higher education. Understand the concepts and advantages of QTPs and ESAs to determine when these plans could be most beneficial. (This course does not cover the operational aspects of ESAs, such as plan document, operational, and reporting considerations.)

Course Highlights

- Contribution Considerations
- Allowable Educational Expenses
- Portability Considerations
- Impact on Financial Aid

**Course content applies to both IRA and employer-sponsored plans.*

2009 Fall Forum Registration

(This form may be photocopied for additional attendees.)

Four Ways to Register

1. Register online at www.ascensus.com.
2. Fax your completed form to 218-825-5010.
3. Call an Ascensus Representative at 800-346-3860.
4. Mail your completed form:
Ascensus
Attn: Fall Forum Coordinator
P.O. Box 979
Brainerd, MN 56401

Choose from four locations.

- | | |
|--|--|
| <input type="checkbox"/> Chicago, IL – September 21–23
Hyatt Regency, 151 East Wacker Drive
Room Rate: \$279/single \$279/double
Direct: 312-565-1234
Reservations: 800-421-1442 | <input type="checkbox"/> Boston, MA – October 19–21
Marriott Boston Long Wharf, 296 State Street
Room Rate: \$262/single \$262/double
Direct: 617-227-0800
Reservations: 800-228-9290 |
| <input type="checkbox"/> Tampa, FL – October 5–7
Hyatt Regency Tampa, 211 North Tampa Street
Room Rate: \$209/single \$229/double
Direct: 813-225-1234
Reservations: 800-233-1234 | <input type="checkbox"/> San Diego, CA – November 9–11
Manchester Grand Hyatt, One Market Place
Room Rate: \$279/single \$304/double
Direct: 619-232-1234
Reservations: 800-633-7313 |

Important: After registering for the conference, reserve your hotel accommodations directly through the hotel to receive our negotiated room rates! To guarantee these rates, please ask for the Ascensus room block. Rooms must be reserved at least 30 days before the conference to guarantee this reduced rate.

Conference Fees

First Attendee: \$1,150
Additional Attendees: \$1,050

Early Bird Registration: Save \$50 per attendee if registered 60 days before the conference.

The conference fees do not include travel expenses, airfare, dinners, lodging, transportation, or parking fees.

First Attendee

Conference Attending Chicago Tampa Boston San Diego \$1,150

Name _____ Title _____

Organization _____ Client # _____

Address _____

City _____ State _____ Zip _____

Email (required) _____

Email addresses are required so that important *Fall Forum* conference details can be sent to you.

Telephone (_____) _____ Fax (_____) _____

Second Attendee

Conference Attending Chicago Tampa Boston San Diego \$1,050

Name _____ Title _____

Organization _____ Client # _____

Address _____

City _____ State _____ Zip _____

Email (required) _____

Email addresses are required so that important *Fall Forum* conference details can be sent to you.

Telephone (_____) _____ Fax (_____) _____

Please select payment method below.

Defer the invoice and send 60 days before the conference

Send invoice now

Check enclosed (payable to Ascensus)

If you would like to register using a credit card, please call an Ascensus Customer Service Representative at 800-346-3860, option 2.

Cancellation Policy: If you are registered and are unable to attend *Fall Forum*, contact the *Fall Forum* Coordinator at 800-346-3860. Cancellations received within 60 days before the conference will result in a 60 percent cancellation fee. Cancellations received within 30 days before the conference will result in a forfeiture of the full registration fee.

*Join your peers for an exceptional
education experience.*

Register Early and Save!

2009 FALL  FORUM

25th Anniversary

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