

WESTERN BENEFITS CONFERENCE

JULY 19-22, 2015 • HYATT REGENCY, SAN FRANCISCO

CELEBRATING *10* YEARS

PAST, PRESENT & FUTURE



“Tell me and I forget.
Teach me and I remember.
Involve me and I learn.”

— BENJAMIN FRANKLIN



WESTERNBENEFITS.ORG





The Western Benefits Conference is designed specifically for retirement and health and welfare benefits professionals, with an emphasis on practical issues that are important to plan sponsors and their advisors. The Western Benefits Conference offers an ideal opportunity for dialogue with nationally renowned speakers and government representatives. Private sector experts and government officials will share their knowledge and skills, as well as solicit your input on a variety of issues. You will learn from the best in the business, and you can share experiences with your peers. Sessions will address the latest industry developments to keep you current in this ever-changing field!



Conference Highlights

- Sessions Tailored for Plan Sponsors, Attorneys, Consultants, Health & Welfare Professionals, Actuaries, Investment Advisors and TPAs
- Up to 20 ASPPA CE Credits and 18 ERPA and JBEA Credits
- Informal Roundtable Discussions with Leading Experts on the Latest Hot Topics
- IRS Question and Answer Sessions for Defined Contribution and Defined Benefit Plans
- Exhibit Hall Filled with Vendors Showcasing the Latest Products and Services

Exhibit Hall

Vendor partners will showcase the essential products and services for plan sponsors and plan practitioners. The exhibit hall is a terrific way to quickly keep in touch with the latest industry developments. The Sunday and Monday evening receptions, breakfast and beverage breaks will all be held in the exhibit hall to give you an opportunity to meet with the exhibitors and sponsors. In addition, the exhibitors will join us for lunches, providing yet another networking opportunity.

Exhibit Hall Hours

Sunday, July 19
Monday, July 20
Tuesday, July 21
Wednesday, July 22

5:00 p.m. – 7:00 p.m.
7:30 a.m. – 6:30 p.m.
7:15 a.m. – 4:00 p.m.
Closed

ABOUT ASPPA



Since its inception in 1966, ASPPA (American Society of Pension Professionals & Actuaries) has played an integral role in preserving, shaping and enhancing our nation's employer-sponsored retirement plan system. Today ASPPA members include individuals engaged in the wide range of services relating to plan administration, compliance, plan design and actuarial consulting, as well as those providing legal, recordkeeping and vendor services/products to support the traditional retirement services community. ASPPA's dynamic yet intensive credentialing and continuing education programs have long set the gold standard for retirement industry education - now part of the American Retirement Association, the preeminent voice for the retirement plan industry. Learn more at www.asppa.org.

ABOUT WP&BC



The Western Pension & Benefits Council (WP&BC) was founded in San Francisco in 1954 to address the educational needs of pension specialists. Through the years, WP&BC expanded its scope to include those with responsibilities in the health and welfare fields. Today, WP&BC is recognized as the premier educational and professional organization in the western United States for the dynamic field of employee benefits. We now have more than 1,150 members located within 10 chapters. Our purpose is to educate, provide information and foster sound principles of benefit plan governance within the industry. The world of employee benefits is constantly changing. Today, more than ever, you need the tools and resources to effectively manage your responsibilities as a benefits professional. Learn more at www.westernpension.org.



SUNDAY, JULY 19, 2015

2:00 p.m. – 7:00 p.m.

Registration Open

5:00 p.m. – 7:00 p.m.

Welcome Reception in the Exhibit Hall

Start your conference experience off right by joining your colleagues in the exhibit hall for a great networking opportunity and the chance to visit with more than 30 vendors showcasing the latest in products and services.

MONDAY, JULY 20, 2015

7:30 a.m. – 8:30 a.m.

Breakfast in the Exhibit Hall

8:30 a.m. – 8:45 a.m.

Welcome & Introductions

Kyla M. Keck, CPC, QPA, QKA, ERPA, Sageview Advisory Group, ASPPA President

Jill M. Kleiner, Towers Watson, WP&BC President

8:45 a.m. – 10:30 a.m.

General Session 1: Governmental Update

Developments in Washington continue to have a profound impact on the design and administration of retirement plans. Congress is expected to once again consider tax reform which could dramatically reduce the tax incentives that apply to qualified retirement plans. Other legislative initiatives include proposals to facilitate the use of Multiple Employer Plans (MEPs) which may be one of the few areas where a bipartisan agreement could be reached. In addition, the DOL and IRS have promulgated expansive regulatory agendas which include a number of items that will significantly impact qualified retirement plans, including the long awaited re-proposal of the “conflicted advice” regulation. Session learning objectives include:

- Understand the potential for comprehensive tax reform and its impact on the private retirement system, now or in the future.
- Learn about bipartisan proposals to spur the use of MEPs and other legislative initiatives relating to retirement plans.
- Identify the IRS and DOL regulatory initiatives that will affect qualified retirement plans.

Craig P. Hoffman, Esq., APM, General Counsel, American Retirement Association

Ronald J. Triche, Esq., APM, Counsel, Groom Law Group, Chartered

10:30 a.m. – 11:00 a.m.

Beverage Break in the Exhibit Hall

11:00 a.m. – 12:15 p.m.

Concurrent Sessions

Workshop 1: Ethics Session for Actuaries

Actuarial

This interactive session will discuss ASOPs, JBEA requirements and Circular 230 using case studies.

William B. Forna, President, Pension Trustee Advisors, Inc., Centennial, CO

Workshop 2: Your Client’s Plan is Now “Large” – What Does That Mean (and We Are Not Talking Audits)?

TPA

Suddenly your plan is large. It’s the perfect time to reevaluate your objectives regarding plan design, participant experience, service opportunities and challenges that go far beyond the audit requirement. Come to this interactive session to discuss these differences. Session learning objectives include:

- Implement proactive plan design for the changing needs of a growing plan.
- Identify practice changes you may need to make.
- Adapt to the new pain points that emerge as the plan grows.

David Courchaine, Director, Corporate Benefits, MUFG Union Bank, San Francisco, CA

Jill M. Kleiner, Senior Consultant, Towers Watson, San Francisco, CA

Workshop 3: Welfare Plan Issues for Same-Sex Married Couples: The Impact of Windsor and Obergefell

Health & Welfare

In the face of varied state regulation, employers are unsure how to track and address issues arising from employees’ family relationships. Session learning objectives include:

- Analyze the June 2015 ruling of SCOTUS in DeBoer and its impact on welfare plans and the law concerning discrimination against LGBT employees.
- Identify to whom you have to offer coverage, taking into account federal law and state insurance and discrimination laws.



- Evaluate taxation and coverage issues, including issues for employers with employees in multiple states.

Howard D. Bye-Torre, Attorney, Stoel Rivers LLP, Seattle, WA

Workshop 4: Merger and Acquisitions in our Industry *Legal*

In the landscape of changing ownership structures and service provider consolidation, this session will address how these changes will affect your business, your clients and your relationship with other service providers. Session learning objectives include:

- Better perform service provider due diligence.
- Identify issues in mergers and acquisitions and potential next steps.
- Proactively communicate with your clients about the potential impact of the transaction.

Sarah Simoneaux, CPC, Consultant, Simoneaux Consulting Services Inc., Covington, LA

12:15 p.m. – 1:00 p.m.

Lunch

1:00 p.m. – 1:50 p.m.

Keynote Speaker – Inspire Integrity: Chasing an Authentic Life

Corey Ciocchetti's most popular presentation encourages audiences to chase the truly important things in life such as a solid character, strong personal relationships and a sense of contentment. These "real rabbits" are compared and contrasted to worldly success such as excessive wealth, popularity and prestige. Audience members leave with a better sense of what it takes to develop character, set priorities, gain a big-picture perspective and chase an authentic life.

Corey Ciocchetti, Associate Professor of Business Ethics and Legal Studies, University of Denver, Denver, CO

2:00 p.m. – 3:15 p.m.

Concurrent Sessions

Workshop 5: Defined Benefit Risk Management *Actuarial*

Longevity and PBGC premiums are increasing; what can plans do to mitigate these? Pension de-risking is an extremely hot topic in the DB community. How are the decreasing mortality rates and low interest rate environment affecting pension risk management strategies? Session learning objectives include:

- Help your clients manage the risk.
- Identify strategies to mitigate the funding risk in DB plans (lump sum windows, annuities, funding strategies, investment strategies, and plan design).
- Learn how to overcome possible challenges in those strategies.

Michael Clark, FSA, EA, Director & Consulting Actuary, P-Solve, Littleton, CO

Lynn R. Esenwine, Vice President, Prudential, Hartford, CT

Workshop 6: Your Client's Structure Has Changed and You Are the Last to Know

TPA

Clients often neglect to communicate important business developments, such as mergers, acquisitions and ownership changes. Once you discover these changes how do you deal with the fallout? Session learning objectives include:

- Recognize compliance issues.
- Identify potential solutions that are available.
- Learn how to discuss the risk management considerations with your clients.

Bret Busacker, Attorney, Holland & Hart LLP, Boise, ID

Workshop 7: Are Wellness Programs a Good Idea? *Health & Welfare*

Use of wellness programs is widespread, but are they too good to be true? We will discuss how employers can evaluate risks and rewards of wellness programs. Session learning objectives include:

- Measure the success and benefits of a wellness program to both employees and employers.
- Understand developments in EEOC litigation and the potential risk of ADA violations.
- Identify significant compliance risks under the wellness regulations and HIPAA privacy rules.

James A. Paretti, Jr., Esq., Senior Counsel to Commissioner Victoria A. Lipnic, U.S. Equal

Employment Opportunity Commission, Washington, DC

Workshop 8: Are We on the Right Track? Past, Present and Future of DC Plan Investment Lineups

Investment

Over the years, investment advisors and plan sponsors have changed the lineup and allocation of investments in DC plans. The lineup has evolved from offering few investments to plan participants to the current and future trend of model portfolios and alternative investments. What will the



investment lineups of the future look like? Session learning objectives include:

- Identify historical trends with plan investments.
- Evaluate the effectiveness of current trends.
- Understand the impact of past trends on future investment offerings in plans.

Rick Rodgers, AIFA®, Vice President, Innovest Portfolio Solutions, Denver, CO

3:15 p.m. – 3:45 p.m.

Beverage Break in the Exhibit Hall

3:45 p.m. – 5:00 p.m.

Concurrent Sessions

Workshop 9: Dealing with PBGC Issues

Actuarial

Increasing variable rate premiums? Difficult PBGC audits? Missing participants? Come to this session to discuss these and other PBGC issues. Also, help create a list of practitioner concerns for submission to the PBGC. Session learning objectives include:

- Learn how to assist clients with PBGC audits.
- Understand the missing participant program.
- Identify variable rate premium strategies.

Ian H. Altman, FSA, Actuary, Altman & Cronin Benefit Consultants, San Francisco, CA

Sara B. Eagle, Assistant Chief Counsel, PBGC, Washington, DC

Workshop 10: Compliance Issues: When Molehills Become Mountains

TPA

Sometimes what appears to be a small compliance issue can be a major problem for plan sponsors. This interactive discussion will focus on advising clients and providing solutions for such compliance failures. Session learning objectives include:

- Learn how to effectively communicate compliance failures and solutions to plan sponsors and recordkeepers.
- Understand and be able to explain the risks involved with various correction options.
- Identify when to recommend an ERISA attorney.

Marilyn Ryding, AIF, President, Marilyn Ryding Retirement Plan Consulting, Burbank, CA

Workshop 11: Health Plan Discrimination Testing

Health & Welfare

Long-standing questions about how to apply nondiscrimination testing plus the looming extension for insured plans cause uncertainty for employers. In this session we will discuss how employers are currently resolving issues and how to prepare for the new rules. Session learning objectives include:

- Be able to apply the various rules for health plan discrimination testing.
- Be aware of anticipated changes expected from the new regulations.
- Evaluate how employers are complying with Section 105(h) and other rules.

Renee W. O'Rourke, Esq., Shareholder, Greenberg Traurig, LLP, Denver, CO

Workshop 12: Beyond Behavioral Finance

Legal

This session will address the implementation of the principles of behavioral finance research. Case studies will be used to illustrate how to filter data to drive better participant outcomes. Session learning objectives include:

- Identify useful metrics from existing research.
- Understand how to use the metrics to design plans for better participant outcomes.
- Analyze how the answer changes based on the type of employer involved.

Peter Kapinos, Retirement Products, Marketing Manager, Empower Retirement, Boston, MA

5:00 p.m. – 6:30 p.m.

Networking Reception in the Exhibit Hall

TUESDAY, JULY 21, 2015

7:00 a.m. – 8:00 a.m.

Breakfast in the Exhibit Hall

8:00 a.m. – 9:15 a.m.

General Session 2: SWOT Analysis of Industry

Robert M. Kaplan, CPC, QPA, CFP, APA, Vice President, National Training Consultant, Voya Financial, Thornwood, NJ

Adam C. Pozek, ERPA, QPA, QPFC, Partner, DWC ERISA Consultants, LLC, Salem, NH

Sheldon H. Smith, Esq., APM, Of Counsel, Bryan Cave LLP, Denver, CO



9:15 a.m. – 9:45 a.m.

Beverage Break in the Exhibit Hall

9:45 a.m. – 11:00 a.m.

Concurrent Sessions

Workshop 13: Ask the Experts – DB Plans

Actuarial

Take this opportunity to ask experts in the DB plan community your burning DB plan questions. Participants are encouraged to submit questions early to conference@westernbenefits.org.

Brenda R. Berg, J.D., Attorney, Holland & Hart LLP, Denver, CO

Kevin J. Donovan, CPA, MSPA, Managing Member, Pinnacle Plan Design, LLC, Tucson, AZ

James E. Holland, Jr., FSPA, FCA, MAAA, ASA, EA, Chief Research Actuary, Cheiron, Inc. McLean, VA

Michael W. Spaid, MSPA, QPA, Actuary, Internal Revenue Service

Workshop 14: What to Fix First When Everything is Broken

TPA

This session will cover complex correction case studies involving multiple compliance failures. Effective use of the multiple correction programs that are available is key! Session learning objectives include:

- Identify and match attributes of existing correction programs to the failures.
- Recognize and use the multiple correction programs for the best outcome.
- Understand the steps necessary to identify the failures with which you are dealing.

Jane Armstrong, Partner, Phelps Dunbar LLP, New Orleans, LA

Workshop 15: Advanced FSA, HRA and HSA Design

Health & Welfare

ACA has changed how employers use account-based health plans. This session will use real-world examples to address how to reconcile the overlay of the ACA on existing rules for account-based arrangements. Session learning objectives include:

- Better understand how to maximize benefits to employees and employers under account-based arrangements and how to transition between arrangements.
- Recognize technical and administrative mistakes and how to prevent and fix mistakes.

- Design account-based plans for different employee groups, e.g., retirees.

Terri Ezaki, Principal, Employee Benefits, EPIC Brokers, Gold River, CA

Workshop 16: Are You Looking at Retirement Income Alternatives? The DOL and IRS Are!

Legal

Recent guidance issued on QLACs and annuities in TDFs will change plan administration and retirement income solutions. We will review this guidance as well as how it impacts plan sponsors, service providers and participants. Session learning objectives include:

- Identify retirement income solution alternatives.
- Understand how the recent guidance impacts plan design and asset decumulation.
- Learn how to assist plan sponsors in assessing their post-retirement role.

W. Waldan Lloyd, Shareholder, Employee Benefits & ERISA Section Chair, Callister, Nebeker & McCullough, Salt Lake City, UT

11:00 a.m. – 11:15 a.m.

Transit Time

11:15 a.m. – 12:30 p.m.

Concurrent Sessions

Workshop 17: Hybrid Plans – Practical Issues with New Regulations

Actuarial

Learn about the most recent hybrid plan regulations and how to ensure compliance in future plan design and operation. Are volume submitter plans permissible? In this session, interest crediting rate issues will also be considered. Session learning objectives include:

- Understand the new hybrid regulations.
- Learn how to comply with new regulations.
- Avoid pitfalls through plan design.

Kevin J. Donovan, CPA, MSPA, Managing Member, Pinnacle Plan Design, LLC, Tucson, AZ

Workshop 18: Distributions – Do's and Don'ts

TPA

A discussion of case studies in the emerging world of distributions in response to evolving demographics and current economic conditions. This session will focus on



the varied distribution options from both plan design and operational perspectives. Session learning objectives include:

- Understand how plan design impacts distribution options.
- Identify alternate plan distribution options for participant flexibility.
- Address operational ramifications of various distribution options.

Beth Harrington, QPA, ERPA, President, Benefit Resources, Inc. Sacramento, CA

Workshop 19: Understanding Exchanges

Health & Welfare

Employers are struggling to get their employees to be effective consumers of health care coverage. A panel of experts will discuss the factors employers should consider in assessing available health care exchange options. Session learning objectives include:

- Understand the current state of subsidies after the Supreme Court decision.
- Navigate the current status of SHOP exchanges.
- Recognize benefits and advantages of private exchanges.

Melanie K. Curtice, Partner, Stoel Rives LLP, Seattle, WA
Lisa T. Murphy, Deputy General Counsel, Cambia Health Solutions, Inc., Portland, OR

Workshop 20: Ethics for Non-Actuaries

Legal

This session will provide attendees with an interactive experience discussing the ethical responsibilities required of all service providers.

Sheldon H. Smith, Esq., APM, Of Counsel, Bryan Cave LLP, Denver, CO

12:30 p.m. – 1:10 p.m.

Lunch

1:10 p.m. - 2:00 p.m.

Keynote Speaker

David Barrett, Founder & CEO, Expensify, San Francisco, CA

2:15 p.m. – 3:30 p.m.

Concurrent Sessions

Workshop 21: Pension Plan Accounting Under FASB and IFRS

Actuarial

How are current trends in defined benefit plan risk management affecting your corporate financials? Details of settlement, curtailment and special termination accounting will be covered. USGAAP and IFRS – how are they different? What is the actuary's role in setting accounting (actuarial) assumptions? Attendance by CPAs is encouraged. Understand and apply:

- Advanced accounting rules (e.g., settlement, curtailment and special termination accounting).
- The difference between USGAAP and IFRS.
- The actuary's responsibilities for choosing assumptions.

Laura Dalzell, FSA, EA, Senior Consulting Actuary, Towers Watson, San Francisco, CA

Workshop 22: Using the Power of Coverage Testing for Creative Plan Design

TPA

The coverage testing rules provide many creative opportunities to meet your clients' objectives. This session will explore these opportunities through case studies.

- Understand how to design plans using coverage testing principles.
- Implement creative plan design options.
- Learn how to turn test failures into plan design opportunities.

Kevin J. Donovan, CPA, MSPA, Managing Member, Pinnacle Plan Design, LLC, Tucson, AZ

Workshop 23: HIPAA Privacy and Security Issues

Health & Welfare

Increased penalties and increased scrutiny require reassessing HIPAA risks. In this session, we will examine areas of focus for employers to ensure compliance with HIPAA privacy and security rules. Session learning objectives include:

- Understand the potential risk of noncompliance with HIPAA.
- Recognize the most common issues that present risk.
- Manage HIPAA compliance outside of your HR department.

Tiffany N. Santos, Director, Trucker Huss APC, San Francisco, CA

**Workshop 24: Who's Getting Sued in the Retirement Plan Industry?**

This interactive session will address some of the latest litigation including: *Tibble*, *Dudenhoeffer and GreatBanc*. Discuss the lessons learned from these and other cases.

Session learning objectives include:

- Identify the current court trends.
- Apply the lessons learned to protect your practice.
- Help your clients avoid being defendants.

R. Bradford Huss, Esq., Partner, Trucker Huss, A Professional Corporation, San Francisco, CA
Teresa Renaker, Partner, Renaker Hasselman LLP, San Francisco, CA

3:30 p.m. – 4:00 p.m.

Beverage Break

4:00 p.m. – 5:15 p.m.

Concurrent Sessions**Workshop 25: Funding Methods – A Blast from the Past and Back to the Future****Actuarial**

Funding methods of the past, do they matter today and will they matter tomorrow? Through small group discussion, let's take a look at past funding methods and their ongoing applicability. We will also brainstorm building future funding methods. Session learning objectives include:

- Review past funding methods for applicability to DB plans today.
- Examine the pros/cons of PPA funding method vs. other methods.
- Formulate funding strategies for the future.

James E. Holland, Jr., FSPA, FCA, MAAA, ASA, EA, Chief Research Actuary, Cheiron, Inc. McLean, VA

Workshop 26: Ask the Experts – Defined Contribution Plans

Rick Rodgers, AIFA®, Vice President, Innovest Portfolio Solutions, Denver, CO

Marilyn Ryding, AIF, President, Marilyn Ryding Retirement Plan Consulting, Burbank, CA

Sheldon H. Smith, Esq., APM, Of Counsel, Bryan Cave LLP, Denver, CO

Shannon Takizawa, Employee Plans Specialist, Internal Revenue Service

Workshop 27: ACA – Employer Reporting Health & Welfare

Employers are struggling to understand and comply with the employer reporting requirements under ACA. This session will cover the who, what and how of the employer reporting requirements once employers have identified their full-time employees. Session learning objectives include:

- Learn how to coordinate data collection from various sources.
- Understand how to satisfy reporting requirements for complex business structures.
- Assess alternative reporting options and why you would use them.

Rachel Leiser Levy, Principal, Groom Law Group, Chartered, Washington, DC

Workshop 28: Playing Hide and Go Seek with NQDC Plans**Legal**

Using case studies, this session will examine the various benefits and risks associated with non-qualified deferred compensation plans, their impact on other benefits and what you need to know to address these issues. Session learning objectives include:

- Identify hidden NQDC plan issues.
- Evaluate financing options for these plans.
- Analyze the interaction between NQDC and other employee benefit plans.

Linda Russano Morra, Shareholder, Brucker & Morra, Los Angeles, CA

WEDNESDAY, JULY 22, 2015

7:00 a.m. – 8:00 a.m.

Breakfast

8:00 a.m. – 9:00 a.m.

Concurrent Sessions**Workshop 29: Brrrrrr – Frozen Defined Benefit Plans****Actuarial**

Is your frozen DB plan hard or soft frozen? What's the difference and why does it matter? What are the risks of frozen DB plans? How do you deal with the 401(a)(26) issue? Participate in this interactive session to learn the answers to these questions. Session learning objectives include:



- Analyze 401(a)(26) issues.
- Distinguish between hard and soft freezes and the risks of each.
- Identify the issues related to the maintenance of a frozen DB plan.

*Michael B. Preston, MSPA, MAAA, EA, President,
Preston Actuarial Services, Inc., Orland, CA*

Workshop 30: ERISA 3(16) – Covering your Bases TPA

An interactive discussion to identify the various plan administrator responsibilities and provide tools to ensure that all responsibilities are properly assigned and carried out. Session learning objectives include:

- Evaluate all of the responsibilities of the plan administrator with a checklist.
- Understand the importance of clearly assigning responsibilities.
- Identify best practices to fulfill and monitor 3(16) responsibilities.

*Adam C. Pozek, ERPA, QPA, QPFC, Partner, DWC
ERISA Consultants, LLC, Salem, NH*

*John Walch, Attorney, Callister Nebeker & McCullough,
Salt Lake City, UT*

Workshop 31: DOL Audits of Health and Welfare Plans Health & Welfare

The DOL has increased resources to audit health and welfare plans, so are employers ready? This interactive discussion will focus on case studies of DOL audits of health and welfare plans. Session learning objectives include:

- Prepare for audits in advance, including doing self-audit.
- Identify the issues that are coming up in current audits and where the DOL will likely go in the future.
- Understand how to make corrections when issues arise.

*Julianne Anderson, Regional Senior Advisor for Health
Investigations, DOL, San Francisco, CA*

*Bertha Minnihan, CPA, Partner, Moss Adams LLP,
San Francisco, CA*

Workshop 32: 403(b) Plans Legal

403(b) plans can be scary because of their varied characteristics and unique challenges. This session will discuss those characteristics and what to do when errors occur. Session learning objectives include:

- Recognize the differences and uniqueness of 403(b) plans.
- Identify common errors made by TPAs and plan sponsors.

- Apply the appropriate correction methods to fix errors in 403(b) plans.

*David Ray, Managing Director, Head of Institutional
Retirement Plan Sales, TIAA-CREF, Dallas, TX*

9:15 a.m. – 9:30 a.m.

Beverage Break

9:30 a.m. – 10:45 a.m.

Concurrent Sessions

Workshop 33: Case Studies in DB/DC Nondiscrimination Testing

Actuarial

Join this interactive session that will use case studies to analyze strategies in performing DB/DC nondiscrimination testing and plan design. Session learning objectives include:

- Implement creative plan designs to help clients pass testing.
- Utilize advanced testing techniques.
- Recognize potentially abusive plan designs.

*Lawrence Deutsch, MSPA, MAAA, EA, President,
Larry Deutsch's Penguin Consulting and Design, Ltd.,
Fallbrook, CA*

Workshop 34: What's New with Tax-exempt, Governmental and Church Plans?

TPA

Discover the past, present and future of tax-exempt, governmental and church plans. Join your colleagues for a facilitated discussion about issues and opportunities that these types of plans offer. Session learning objectives include:

- Identify practice growth opportunities.
- Understand the best practices in the operation and administration of these plans.
- Navigate and be aware of the litigation landscape.

*David Ray, Managing Director, Head of Institutional
Retirement Plan Sales, TIAA-CREF, Dallas, TX*

Workshop 35: ACA – Practical Choices for Employers Health & Welfare

Managing costs is a major concern for employers when designing their health plans. In this session, we will examine fact patterns to illustrate how large and small employers are dealing with ACA compliance and its consequences. Session learning objectives include:

Session learning objectives include:



- Identify important compliance rules under ACA for all employers and for large employers, and for insured and self-insured plans.
- Determine whether a worker is an employee for ACA purposes.
- Evaluate coverage and plan design options in an effort to control cost regardless of size.
- Understand rules regarding employees opting out and consequences.

*Scott E. Galbreath, Attorney, Burton Law Firm,
Sacramento, CA*

Workshop 36: Cybersecurity: A Constant Challenge Technology

This session will discuss the risks that are involved when dealing with data and the various security rules required in protecting that data. This includes knowing your cybersecurity risk and conversations you need to have with your IT department. Session learning objectives include:

- Identify cybersecurity risks to plan data.
- Mitigate those risks.
- Understand what plan sponsors need to know about their service provider's cybersecurity rules.

*Andrew Schofield, Business Information Security Officer,
Charles Schwab & Co. Inc., San Francisco, CA*

10:45 a.m. – 11:00 a.m.

Beverage Break

11:00 a.m. – 12:15 p.m.

Concurrent Sessions

Workshop 37: Informal Defined Benefit Round Table Actuary

This is an audience participation workshop! Bring your questions and answers, alternatives and solutions to be explored by the group.

*Lawrence Deutsch, MSPA, MAAA, EA, President,
Larry Deutsch's Penguin Consulting and Design, Ltd.,
Fallbrook, CA*
*Michael B. Preston, MSPA, MAAA, EA, President,
Preston Actuarial Services, Inc., Orland, CA*

Workshop 38: DOL Investigations of Advisors and Service Providers

TPA

DOL investigations of service providers are on the rise. Are you a target? How will you handle it? Session learning objectives include:

- Understand the triggers for these investigations.
- Take steps to prevent and avoid DOL investigations.
- Effectively handle investigations.

*Jean Ackerman, Regional Director, DOL EBSA,
San Francisco, CA*

*David N. Levine, Principal, Groom Law Group, Chartered,
Washington, DC*

Workshop 39: Growing Pains for Health and Welfare Plans

Health & Welfare

The size of a company's participant population impacts its compliance obligations and can result in unintended consequences (such as a surprise MEWA). We will discuss the different considerations and responsibilities that apply as employers grow. Session learning objectives include:

- Determine employer size and understand controlled group/ASG issues.
- Recognize transition issues as employers grow.
- Understand governance issues for larger plans.

David McFarlane, Attorney, Towers Watson, Los Angeles, CA

Workshop 40: Educating and Engaging the Millennial Generation

Technology

This session will discuss how to communicate with the millennial generation, as participants and clients. Session learning objectives include:

- Compare cutting edge communication and education technologies.
- Develop creative education and communication techniques.
- Appropriately change the message to suit your audience.

*Rachel Rice, Managing Director, New York Life Retirement
Plan Services, Westwood, MA*

12:15 p.m.

CONFERENCE ADJOURNS



HOTEL INFORMATION

Hyatt Regency San Francisco
5 Embarcadero Center
San Francisco, CA 94111
Phone: 415.788.1234

Room Rate: \$249 single or double
Reservation Cut-Off Date: June 26, 2015

To make your reservation, contact the hotel directly and identify yourself as a Western Benefits Conference attendee. Room blocks fill quickly, so make your reservations early!

Cancellation Policy

If a written request for cancellation is received by July 10, 2015, the full registration fee, minus a \$100 processing fee, will be refunded. After July 10, 2015, the registration fee is not refundable, but, with written notification, can be transferred to another individual at any time, even onsite. Please email conference@westernbenefits.org with such requests.

Continuing Education Information

The Western Benefits Conference offers up to 20 hours of ASPPA CE credit, including 3 hours of ethics credit. The conference is designed to provide up to 18 ERPA CE and 18 Formal JBEA CE credits for enrolled actuaries, with core and non-core sessions offered during each time segment. The final decision as to the number of JBEA credits rests solely with the Joint Board for the Enrollment of Actuaries (JBEA).

For other types of continuing education credit, including CLE, CFP or state insurance credit, please contact the Western Benefits Conference staff at conference@westernbenefits.org by May 15, 2015 to submit your request for approval. WBC staff will apply for advance approval of the program if the application process and filing fees are not prohibitive.

For current continuing education information, visit www.westernbenefits.org/ce-info.



REGISTRATION

Choose ONE method. Please do not mail and fax your registration.

ONLINE	To expedite your registration, please register at www.westernbenefits.org Receive an immediate electronic registration confirmation.
FAX	703.516.9308 Credit card only
EMAIL	Email your scanned registration form(s) to conference@westernbenefits.org .
MAIL	Mail your completed registration form, including payment to: Western Benefits Conference, PO Box 34725, Alexandria, VA 22334-0725

Program Content Disclaimer

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Questions

For more information, contact the Western Benefits Conference staff at 703.516.9300 or conference@westernbenefits.org. Additional information can be found online at www.westernbenefits.org.

REGISTRATION FORM

Western Benefits Conference | July 19–22, 2015 | Hyatt Regency | San Francisco, CA



STEP ONE: Registrant Information

Please register only one person per form. All fields are required. Please type or print legibly.

First Name:		Middle Initial:		Last Name:	
Badge Name:			Designations:		
Title:					
Company:					
Address:					
City:		State:		Zip:	
Phone:		Fax:			
Email:					

Please note that the information printed above for Badge Name, Company, City and State will appear on your conference badge exactly as stated.

STEP TWO: Additional Information

This is my first Western Benefits Conference

Yes No

Business Type

Accountant Actuary Consultant Human Resource Professional Insurance Agent Investment
 Lawyer TPA Other (please specify) _____

Please check dietary requirements (if applicable):

Kosher Vegetarian Gluten Free Other: _____

If you require any other special accommodations, please specify: _____

Step THREE: Payment

I am staying in the host hotel – Hyatt Regency San Francisco (or local)

	Early* (until 6/26/15)	Regular (06/27/15–07/10/15)	Onsite (after 07/10/15)
WP&BC or ASPPA Member	<input type="checkbox"/> \$899	<input type="checkbox"/> \$1,020	<input type="checkbox"/> \$1,120
Additional WP&BC or ASPPA	<input type="checkbox"/> \$820		
Non-Member	<input type="checkbox"/> \$1,030	<input type="checkbox"/> \$1,130	<input type="checkbox"/> \$1,330
Plan Sponsor Discount	<input type="checkbox"/> \$445	<input type="checkbox"/> \$445	<input type="checkbox"/> \$445

I am NOT staying in the host hotel

	Early* (until 6/26/15)	Regular (06/27/15–07/10/15)	Onsite (after 07/10/15)
WP&BC or ASPPA Member	<input type="checkbox"/> \$1,149	<input type="checkbox"/> \$1,270	<input type="checkbox"/> \$1,370
Additional WP&BC or ASPPA	<input type="checkbox"/> \$1,070		
Non-Member	<input type="checkbox"/> \$1,280	<input type="checkbox"/> \$1,380	<input type="checkbox"/> \$1,580
Plan Sponsor Discount	<input type="checkbox"/> \$695	<input type="checkbox"/> \$695	<input type="checkbox"/> \$695

Check Payment: Check number: _____

Credit Card: Visa Mastercard American Express Discover

Name as it appears on card:	
Card Number:	
Expiration Date:	
Authorized Signature:	

To prevent duplication of payment, send your registration form only once. If you are mailing it, do not fax it and vice versa.

*To qualify for the additional member rate, additional members must be from the same company and all registration forms must be submitted together with payment by the early registration deadline of June 26, 2015.