



2008 Retirement Plans

Education Programs

■ **Popular Online Events!**

Live and recorded eSeminars — available when you are.

■ **Informative Regional Seminars**

Held in convenient locations across the U.S.

■ **Custom In-House Training/eSeminars**

Programs designed to the specific needs of your organization!

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Online Events: www.newkirk.com/event

Regional and In-House Seminars:

973-492-1880

www.mhco.com/registration.html

EDUCATION TO KEEP YOU ON TOP OF A CHANGING INDUSTRY.

About Us

McKay Hochman is one of the most respected names in employee benefits consulting and is a leading provider of retirement plan education programs. McKay Hochman is a mass submitter of prototype and volume submitter plans. Our staff of employee benefits experts are on top of the latest legislative and regulatory developments — regularly testifying before government agencies on employee benefit issues. We have helped clients establish and administer IRS-approved retirement plans since 1979.

Education to keep you on top of a changing industry.

McKay Hochman is responsive to the needs of a changing industry. Our courses reflect the hot issues and current events of the day. The information you receive is current, up to date, and can be put to use immediately to establish more effective administrative procedures and to reduce compliance issues.

McKay Hochman — the leader in benefits consulting.

McKay Hochman's experienced team of seminar leaders includes ERISA attorneys and other top-name professionals with years of experience in banking, securities, and benefits consulting. Our seminar leaders are effective communicators who readily share their enthusiasm for the subject matter presented. They include:

Richard A. Hochman, Esq., APM, *President*

William C. Grossman, QPA, *Senior Retirement Plan Consultant*

McKay Hochman's educational programs are of considerable value, no matter whose plan documents you currently use. Our educational programs provide important information about employee retirement plans.

DOCUMENTS

- Prototype Plan Documents
- Volume Submitter Documents
- Custom Drafted Documents
- §403(b) and §457 Plans
- Nonqualified Plans
- Cafeteria Plan Documents
- Defined Contribution Health Care Plan Documents

INTERNET DOCMAN® Document Creation and Management System

A user-friendly document creation and management system that generates compliant prototype plans and volume submitter documents online! Call us for details.

PLAN SERVICES SUPPORT

Consulting and Compliance Services — With McKay Hochman as your partner, the technical support you need on compliance issues is only a phone call away.

Administrative Services — McKay Hochman offers critical administrative services that will save your organization time and money.

For more information about our consulting services, call 973-492-1880, visit www.mhco.com, or e-mail info@mhco.com.

“McKay Hochman is the best!”

— Brenda Mallicoat, **Master Benefit Group**



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McKay Hochman helps you stay current on the evolving requirements and most recent legislation impacting retirement plans.

McKay Hochman, one of the nation’s most respected names in employee benefits consulting and retirement plan education, understands the needs of retirement plan professionals. That is why we offer a wide range of cost-effective educational programs on basic and advanced retirement plan subjects in a variety of formats. Choose from:

- **Live and Recorded Online Events.** In as little as 100 minutes, you and your employees can conveniently get up to speed on basic, intermediate, or advanced retirement plan concepts from your Internet connection.

McKay Hochman’s eSeminars provide vital information on new issues and long-standing concepts cost-effectively and conveniently. eSeminar classes allow for interactive dialog between the seminar’s presenter and participants.

- **Regional Seminars.** Our popular, content-rich public seminars are held in locations convenient to major business centers. These seminars are designed to promote class participation, group discussion, and networking opportunities. Topics reflect current events in the retirement plan industry and are updated immediately prior to presentation. Walk-in registrations are accepted on the first day of each event and are subject to availability.
- **Customized In-House Training.** Custom-design a training program that meets the specific needs of your organization with an In-House training program from the experts at McKay Hochman. For larger groups and those with highly specific training needs, In-House training or a custom eSeminar is a cost-effective answer.

eSeminars

Back-to-Basics eSeminars: Qualified Plans Foundation

- February 27, 2008
- March 19, 2008
- March 26, 2008
- April 2, 2008
- April 8, 2008
- April 16, 2008

Qualified Plan Distributions, Rollovers, and Loans

- April 23, 2008
- April 30, 2008
- May 8, 2008
- May 15, 2008
- May 22, 2008
- May 28, 2008

401(k) Plans

- June 5, 2008
- June 11, 2008
- June 19, 2008
- June 25, 2008
- July 2, 2008
- July 10, 2008

Topics, Fees, Course Level, and CPE Credit:
See next page.

Sessions begin at 11:00 a.m. Eastern Time.

Check our website at www.newkirk.com/event for additional sessions that will be added throughout the year.

McKay Hochman's Retirement Plan Education eSeminars are as close as your nearest Internet connection.

■ Back-to-Basics eSeminars —

Our Back-to-Basics eSeminars have been designed as stepping stones in building the knowledge retirement plan professionals need to successfully administer retirement plans. Altogether there are eighteen 100-minute eSeminars, a total of 1,800 minutes of training or 30 hours of education. The eSeminars are available individually or packaged as a series to help make continuing education more affordable.

Each series contains six eSeminars. The first series is Qualified Plans Foundation, followed by Qualified Plan Distributions, Rollovers, and, Loans and, lastly, the 401(k) Plans series. Not only do you benefit with a discounted package of eSeminars when purchasing a series, you benefit from building on what you've learned in the previous sessions. A list of the dates and topics covered is on page 5.

Consider participating in these eSeminars if you are a Qualified Retirement Plan Trustee, Administrator, Auditor, CPA, or CFP.

For an updated listing of scheduled online events, and to register for an eSeminar, please visit our *Online Events* website at www.newkirk.com/event.



“Very informative! Thanks to the presenter for not talking above the needed level of understanding!”

— Rhonda Mays, **Retirement Essentials**

Back-to-Basics eSeminars —

Pick and choose the topics you want, or purchase by the series.

Qualified Plans Foundation Series

Mar. 19, Wed.	Eligibility and Participation
Mar. 26, Wed.	Vesting, DC Contributions, and Allocations
Apr. 2, Wed.	Top-heavy Rules, Keys, Attribution, and HCEs
Apr. 9, Wed.	Controlled Groups, 415 Limitations, and Deductions
Apr. 16, Wed.	Plan Reporting and Disclosure

Qualified Plan Distributions, Rollovers, and Loans Series

Apr. 23, Wed.	Triggering Events, Hardship, and In-service
Apr. 30, Wed.	Eligible Rollover, Portability, QJSA, and Disability
May 8, Thu.	Required Minimum Distributions
May 15, Thu.	Deceased Payments, Beneficiary Rules and Issues
May 22, Thu.	Participant Loans
May 28, Wed.	Corrective Distributions and 1099-R Reporting

401(k) Plans Series

Jun. 5, Thu.	CODA Rules, Deferrals, Catch-up, and Matching
Jun. 11, Wed.	Designated Roth and Cross-testing
Jun. 19, Thu.	ADP and ACP Testing
Jun. 25, Wed.	401(k) Safe Harbor and SIMPLE Plans
Jul. 2, Wed.	Automatic Enrollment
Jul. 10, Thu.	QDIA and 401(k) Disclosures

Recorded versions of all eSeminars are available for purchase after the date of the eSeminar. To purchase, please visit our website: www.newkirk.com/event.

BACK-TO-BASICS

Fee Per Session: \$99.00 per attendee/topic

Group (four or more attendees) discounts are available. For more information, please visit www.newkirk.com/event, or call 973-492-1880.

BUY THE SERIES... IT'S LESS EXPENSIVE!

One Six-part Series:
\$399.00 per attendee

Two Six-part Series:
\$699.00 per attendee

Three Six-part Series:
\$999.00 per attendee
Call us at 973-492-1880 for group discounts if you are registering four or more people.

Course Level: Basic

Prerequisite: None

CPE Credit: You may be eligible for 2 CPE credits

Duration: 100 minutes each session



“As usual, an excellent presentation by an excellent presenter!”

— Susan E. Poliguin, **Third Party Administrators, Inc.**

For more information
or to register, go to
www.newkirk.com/event.

“[We] always enjoy Rich’s Quarterly Updates. They keep us up-to-date with client communications.”

— Michael Reid, **Trust Co. of Sterne, Agee & Leach**



■ The Quarterly Update Series —

McKay Hochman offers a series of exclusive, interactive online *Quarterly Update* eSeminars. These eSeminars are designed to provide attendees with an informative look at current topics and trends in the employee benefits field.

Each quarter, Rich Hochman, President of McKay Hochman, will give a 100-minute update on new legislation, regulations, and document issues. Designed to focus on recent developments, the subject matter of each *Quarterly Update* is determined immediately prior to the date of the event. The session is interactive and provides each attendee with the opportunity to “ask the expert.” See below for a special offer for current McKay Hochman document clients.

Consider attending if you are a Qualified Retirement Plan Trustee, Administrator, Estate Planning Attorney, CPA, or CFP.

■ Form 5500 Update —

Even if you have been preparing Form 5500 filings for years, it is important to keep abreast of current reporting and disclosure developments. This session will cover the latest information for Form 5500 preparers, including how to deal with special situations, such as plan closings or mergers. We’ll also introduce you to the new reporting requirements of 5500EZ filers and the new Form 5500 for employers with fewer than 26 participants.

Plan Administrators, Plan Trustees, CPAs, and CFPs who deal with qualified plans should join us for this eSeminar.

■ Ad Hoc eSeminars —

McKay Hochman Ad Hoc Online Events are popular and offer you and your employees the ability to obtain topic-specific education. These eSeminars focus on specific industry issues and will quickly bring attendees up to speed. Check the Online Events site at www.newkirk.com/event often, as new Ad Hoc events are being added throughout the year!

Special Offer for McKay Hochman Prototype Plan and Volume Submitter Document Clients!

McKay Hochman Prototype Plan and Volume Submitter Document clients paying a maintenance fee may be eligible to attend this series of *Quarterly Update* online events or a Regional Seminar of their choice at no additional cost! **Call 973-492-1880 to confirm your eligibility.**

The Quarterly Update Series eSeminar Schedule:

- [February 12, 2008](#)
- [May 20, 2008](#)
- [August 18, 2008](#)
- [November 18, 2008](#)

(Each session is at 10:00 a.m. and 2:00 p.m. Eastern Time.)

Course Level: Intermediate/Advanced

Prerequisite: None

Fee: \$99.00 per attendee
Group (two or more attendees) discounts are available.
For more information, please visit www.newkirk.com/event, or call 973-492-1880.

CPE Credit: You may be eligible for 2 CPE credits

Duration: 100 minutes

Form 5500 Update eSeminar

Visit our website for dates and times.

Course Level: Intermediate

Prerequisite: Familiarity with qualified plan administration and recordkeeping

Fee: \$249.00 per computer connection, unlimited attendees

CPE Credit: You may be eligible for 2 CPE credits

Duration: 100 minutes

For more information or to register, go to www.newkirk.com/event.



Convenient, recorded eSeminars available online

Throughout the year, McKay Hochman makes its most popular eSeminars available for purchase and online viewing. Recorded events provide the same high-quality content offered in live online events and are available for viewing at your convenience 24 hours a day, 7 days a week (at any time within two weeks of the purchase date).

Visit www.newkirk.com/event for a complete list of recorded eSeminars.

Education Credit

McKay Hochman eSeminars are each generally approved for two hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards CPE credits (see NASBA statement on the Registration Information page or on our website at www.mhco.com).

McKay Hochman will supply you with:

- The URL address for eSeminar access
- Course materials

System Requirements

- Windows 95, ME, NT 4.0, 2000, XP, 2003, or Mac OSX 10.2 or greater
- Netscape 4.7 or later, Internet Explorer 5x.6 or later
- Internet connection 56 kbps or faster
- Intel or AMD Processor 400 MHz
Windows or Power PC(G3) Mac OSX
- Memory 128MB RAM Windows or
256MB RAM Mac OSX
- JavaScript and cookies enabled
- Active X enabled/unblocked audio conferencing requirements
- Telephone with mute button
(A toll-free teleconferencing number will be included in the e-mail login instructions or at login.)

Check out the full listing of live and recorded eSeminars at www.newkirk.com/event. Check back often, as more online events will be added throughout the year.

For more information or to register, go to www.newkirk.com/event.

Two-day Regional Seminar

Back-to-Basics

2008 Locations and Dates

[*Pittsburgh, PA – May 13–14, 2008](#)

[**Boston, MA – August 12–13, 2008](#)

*This Seminar runs concurrently with the *Retirement Plan Insights* seminar.

**This Seminar runs concurrently with the *Prototype Plan* seminar.

Course Level: Basic

Prerequisite: None

[See page 9 for details.](#)

Seminar Objective

The Back-to-Basics two-day seminar will provide you with a comprehensive introduction to profit sharing, money purchase, and §401(k) plans. Join us to learn how to improve plan design and plan administration, as well as how to reduce compliance problems.

What you'll learn — and how you'll benefit

- How to discuss basic defined contribution plan options with your clients
- The critical differences between types of plans — and the benefits that each offers
- An overview of plan reporting requirements to different government agencies
- How recent law changes impact plans

The key elements of plan design

- When an employee becomes an eligible plan participant
- How a participant can access funds in his or her account

How to allocate funds to a participant's account

- The different types of employer contribution formulas
- How earnings are credited to a participant's account

Special rules associated with §401(k) plans

- Why it's important that lower paid employees contribute to the plan
- Special testing requirements that limit match and deferral amounts of highly paid employees
- How Roth deferrals differ from pretax deferrals

Steps to installing a plan and the annual reporting requirements

- What the employer must do to adopt a plan
- What each eligible employee must be given when a plan is established and annually thereafter

You should attend if . . .

- You're new to the ins and outs of retirement plans and want to get up to speed quickly. It is recommended that attendees have at least two months' experience with retirement plans.
- You're an experienced retirement plan professional who wants to brush up on the fundamentals of defined contribution plans and recent rulings and legislation.

“Very well put together. For as much information that needed to be covered, Bill did a great job managing the seminar.”

— Ashley Smith, **Findley Davies**



PROGRAM SCHEDULE:

Registration, Day 1: 8:30 a.m.

Program, Day 1: 9:00 a.m. to 5:00 p.m.

Program, Day 2: 8:30 a.m. to 4:00 p.m.

Overview

- Types of plans
- Plan documents
- Laws and agencies

Eligibility and Participation

- Age and service
- Entry dates
- Rehires

Vesting Rules

- Vesting requirements
- Vesting schedule
- Buyback rules

Employee Contributions

- Voluntary
- Rollovers
- Transfers

Employer Contributions

- Profit sharing plans
- Money purchase plans
- Allocation pro rata by compensation
- Standard vs. nonstandard allocations

TUITION:

Early registration, \$545 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$595 per person.

Group Discount

Save \$25 per person for groups of three or more from the same organization attending the same seminar.

What Your Tuition Includes

Tuition includes the seminar, reference manual, continental breakfast, luncheon, and refreshment breaks.

EDUCATION CREDIT:

This seminar is generally approved for 14 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards 14 CPE credits (see NASBA statement on the Registration Information page).

Top-heavy Plans

- Determining top-heavy status
- Contribution requirements
- Minimum vesting

Annual Limitations and Deductions

- Limits on elective deferrals
- Limits on annual additions
- Deduction limits

Distributions

- Distributable events
- Minimum requirements
- Beneficiary options
- In-service and hardship
- Exceptions to 10% penalty

Participant Loans

- General rules
- Limits
- Loan terms
- Tax issues

Cash or Deferred Plans

- Eligible employees
- CODA rules from the regulations
- Special qualification requirements
- Automatic enrollment

Antidiscrimination Testing

- ADP/ACP tests
- Prior/current year tests
- Fixing failed tests
- Safe harbor plans
- SIMPLE plans

Plan Installation

- Qualification requirements
- Documentation
- Annual reporting
- Form 5500

Accommodations

Pittsburgh, PA – May 13–14, 2008

Seminar Code BTB0805

Embassy Suites/Pittsburgh

412-269-9070 or 800-362-2779

\$119 two rm. suite, group rate

Cut-off date: April 21

Boston, MA – August 12–13, 2008

Seminar Code BTB0808

Marriott Boston Peabody

978-977-9700 or 800-228-9290

\$129 sgl/dbl rm., group rate

Cut-off date: July 18

Attention McKay Hochman Prototype Plan and Volume Submitter Document clients!

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Register today!

Registration Form on page 18

973-492-1880

www.mhco.com/registration.html

Two-day Regional Seminar

Retirement Plan Insights

We can bring this program to you!
Just call 973-492-1880.

2008 Locations and Dates

*[Pittsburgh, PA](#) – May 13–14, 2008

[Buffalo, NY](#) – June 3–4, 2008

[St. Louis, MO](#) – July 8–9, 2008

[Cincinnati, OH](#) – Sep. 16–17, 2008

[Las Vegas, NV](#) – Nov. 11–12, 2008

[Baltimore, MD](#) – Nov. 24–25, 2008

*Seminar indicated runs concurrently with the Back-to-Basics seminar.

Course Level: Intermediate/Advanced

Prerequisite: Experience in plan design and administration

[See page 11 for details.](#)

Strategic Retirement Planning

Seminar Objective


The Retirement Plan Insights two-day seminar will provide you with an in-depth look at advanced ERISA-related topics, current developments, and administrative procedures. This seminar helps attendees become more proficient in directing effective, profitable retirement plan programs.

What you'll learn — and how you'll benefit

- Document issues that address preapproved defined contribution plans being restated onto the EGTRRA documents.
- Pension issues in current Congressional legislation and how that legislation and the IRS and DOL interpretative regulations will affect the way we design and administer plans.
- The Interim amendment saga and what document amendments may be required and when.
- How automatic enrollment is changing the way plans are operated.
- How recent court decisions will impact administrators and fiduciaries who are responsible for the well-being of the plan.
- A review of using the IRS Corrections Program; additional program changes are supposed to be issued in 2008.
- Additional topics may be added throughout the year as warranted by legislative and regulatory developments.

Who should attend:

Sessions are intended for experienced professionals, including attorneys, accountants, financial planners, consultants, bankers, actuaries, and others who participate in the design and administration of retirement plans.



“I have always enjoyed this annual program. It’s a great opportunity to stay tuned into all that’s going on in the industry, as well as touch base with familiar faces.”

— Leander MacVane, **Berry, Dunn, McNeil & Parker**



PROGRAM SCHEDULE:

Registration, Day 1: 8:30 a.m.

Program, Day 1: 9:00 a.m. to 5:00 p.m.

Program, Day 2: 8:30 a.m. to 4:00 p.m.

CURRICULUM HIGHLIGHTS:

This comprehensive seminar will cover a full range of ERISA issues, including a Legislative Update, Current Issues with §401(k) Plans, Fiduciary Issues, and Employee Communication.

TUITION:

Early registration, \$545 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$595 per person.

Group Discount

Save \$25 per person for groups of three or more from the same organization attending the same seminar.

What Your Tuition Includes

Tuition includes the seminar, reference manual, continental breakfast, luncheon, and refreshment breaks.

EDUCATION CREDIT:

This seminar is generally approved for 14 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards 14 CPE credits (see NASBA statement on the Registration Information page).

OPTIONS!

McKay Hochman will bring this program to your city or organization. All that is needed is a guarantee of 20 attendees. We will make all the arrangements for location and meals. Call for more details.

Attention McKay Hochman Prototype Plan and Volume Submitter Document clients!

McKay Hochman Prototype Plan and Volume Submitter Document clients paying a maintenance fee may be eligible to attend the *Quarterly Update* eSeminar series or a Regional Seminar of their choice at no additional cost! Call 973-492-1880 to confirm your eligibility.

Accommodations

Pittsburgh, PA – May 13–14, 2008

Seminar Code INS0805

Embassy Suites/Pittsburgh

412-269-9070 or 800-362-2779

\$119 two rm. suite, group rate

Cut-off date: April 21

Buffalo, NY – June 3–4, 2008

Seminar Code INS0806

Buffalo Marriott/Niagara

716-689-6900 or 800-334-4040

\$149 sgl/dbl rm., group rate

Cut-off date: May 12

St. Louis, MO – July 8–9, 2008

Seminar Code INS0807

Sheraton Westport Hotel

314-878-1500

\$139 sgl/dbl rm., group rate

Cut-off date: June 7

Cincinnati, OH – Sep. 16–17, 2008

Seminar Code INS0809

Hyatt Regency/Cincinnati

513-579-1234 or 800-233-1234

\$147 sgl/dbl rm., group rate

Cut-off date: August 15

Las Vegas, NV – Nov. 11–12, 2008

Seminar Code INS0811

Excalibur Hotel and Casino

Reservation Phone: 800-937-7777

Reservation Group Code: XMCKAY1

\$81 standard queen occupancy, group rate

Cut-off date: October 13

Baltimore, MD – Nov. 24–25, 2008

Seminar Code INS811-2

Hyatt Regency/Baltimore

410-528-1234 or 800-233-1234

\$139 sgl/dbl rm., group rate

Cut-off date: October 23

Register today!

Registration Form on page 18

973-492-1880

www.mhco.com/registration.html

Two-day Regional Seminar

Prototype Plans

2008 Locations and Dates

[Chicago, IL – June 17–18, 2008](#)

[*Boston, MA – August 12–13, 2008](#)

*Seminar indicated runs concurrently with the Back-to-Basics seminar.

Course Level: Intermediate/Advanced

Prerequisite: Experience in plan design and administration

[See page 13 for details.](#)

Seminar Objective

During the Prototype Plans intensive two-day workshop, participants will review the approved EGTRRA version of the Defined Contribution prototype document. The document will reflect the changes made by EGTRRA and some subsequent guidance. Included will be language reflecting the Final 401(k) Regulations as well as the Roth 401(k), automatic rollovers to IRAs, and other recent guidance. The program will address the major changes from the GUST-approved documents that have been available since late 2001.

What you'll learn — and how you'll benefit

- Learn about the options available under the prototype plan and the implications of choosing different alternative plans.
- Review the different adoption agreements available, as well as the key portions of the basic plan document and how they are changed from the GUST documents.
- Learn how to incorporate PPA plan designs.
- Learn about the current status of EGTRRA amendments and restatements and the deadlines that your institution or firm and your adopting employers must satisfy.
- Learn about your responsibility for providing interim (i.e., required) amendments and other document compliance requirements under Revenue Procedure 2007-44.

Who should attend:

Anyone actively working with document preparation, whether or not a McKay Hochman client.



“Rich is always informative and keeps us ‘in the loop’ about what’s really going on and what’s coming up.”

— Susan Brigman, **401k Administrators, Inc.**



PROGRAM SCHEDULE:

Registration, Day 1: 8:30 a.m.

Program, Day 1: 9:00 a.m. to 5:00 p.m.

Program, Day 2: 8:30 a.m. to 4:00 p.m.

CURRICULUM HIGHLIGHTS:

This comprehensive seminar will review the approved EGTRRA version of the Defined Contribution prototype document and the major changes from the GUST-approved documents that have been available since late 2001.

TUITION:

Early registration, \$545 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$595 per person.

Group Discount

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EDUCATION CREDIT:

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OPTIONS!

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Accommodations

Chicago, IL – June 17–18, 2008

Seminar Code PPS0806

Doubletree Chicago/Schaumburg
847-605-9222

\$149 sgl/dbl rm., group rate

Cut-off date: May 16

Boston, MA – August 12–13, 2008

Seminar Code PPS0808

Marriott Boston Peabody
978-977-9700 or 800-228-9290

\$129 sgl/dbl rm., group rate

Cut-off date: July 18

Register today!
Registration Form on page 18
973-492-1880
www.mhco.com/registration.html

Custom Training Programs

Why train In-House?

Because you can:

- Select the subject matter that fits your needs
- Design a program that addresses varied skill levels
- Maximize the number of people who can attend
- Reduce or eliminate your travel and lodging expenses
- Control the instructor-to-student ratio for more personalized instruction

Who should attend?

- Your staff
- Your clients
- Your referral sources
- Other professionals in your area

What can it do for your organization?

- Improve staff performance
- Increase client satisfaction
- Generate referrals

Maximize your training investment.

A custom In-House training program or Internet-based seminar (eSeminar) from McKay Hochman makes good business sense. Provide customized continuing education to a wide range of individuals in a targeted, highly effective manner.

Custom In-House training allows you the opportunity to host a seminar in person at a central location. Customized eSeminars are conveniently conducted over the Internet to accommodate participants in multiple locations. Both options are cost-saving alternatives for larger groups and for those with specialized training needs. Save on travel expenses and time spent away from the office when you work with McKay Hochman to develop a custom program.

Tailor a course to suit the needs of your organization.

- Design your program to include a mix of lectures and workshops — choose from an extensive list of topics on page 16
- Select the eSeminar option to allow simultaneous training of multiple attendees in separate locations
- Sponsor a seminar that addresses the educational needs of your clients and prospects — and generate goodwill for your organization
- Invite your referral sources to your training program — they'll appreciate the opportunity to expand their professional knowledge and earn continuing education credit

Don't have enough participants in your own organization to justify the cost of an In-House training program, but you want the convenience and personalization an In-House course offers? Consider inviting other retirement plan professionals from your area and share the cost! Guarantee 20 paid attendees and McKay Hochman will bring its Retirement Plan Insights to you!

Call 973-492-1880 for details.



How to design your course.

1. Determine your training objectives.

- Assess your staff's knowledge levels.
- List the people who require training and the areas that need attention.
- Identify people with similar training needs. Offer training to these individuals as a group.

2. Match your training objectives to the curriculum.

- Choose the subjects that best address your training needs. You can combine modules to tailor your own course.
- As you select your curriculum, consider the duration of each module. The length of delivery time for each module is listed alongside it. We recommend that a training day begin at 8:30 a.m., break at noon for lunch, resume at 1:00 p.m., and conclude at 4:30 p.m.
- Consider the sequence of the curriculum so that you can rotate your staff effectively throughout the program based on subject matter and their individual training needs. This approach allows you to involve the maximum number of people at the lowest possible cost.

3. Select your classroom.

- Determine if you would like to hold your training in a single physical location or in McKay Hochman's "Internet Classroom."
- Select locations where there are no distractions and students are not interrupted with phone calls or business problems. Many companies have had success holding training and eSeminars in on-site meeting rooms and training centers. Other companies choose to leave behind the distractions of the workplace altogether and arrange for the use of meeting rooms in a nearby hotel or convention facility.
- For an In-House training program, the ideal classroom has a whiteboard, flipchart, and desks or tables for the students.
- Custom eSeminars can be held wherever the participants have access to a computer with Internet access. Students may require battery-operated calculators depending on the topics chosen.

Education Credit

All McKay Hochman In-House training programs are designed and documented to qualify as continuing education programs for those individuals with professional designations. CEUs will vary based on the actual course material you choose.

Approval for continuing education is a feature that will help you attract outside professionals if you choose to open your program to non-staff individuals.

In-House Training Program Costs

\$2,500 Half-day Program

\$3,750 Full-day Program

\$7,500 Two-day Program

\$11,250 Three-day Program

\$15,000 Four-day Program

\$18,750 Five-day Program

Training costs do not include the instructor's travel costs, hotel costs, and related expenses, which are in addition.

Programs scheduled on weekends or holidays, add \$800 per day.

For the above fees, McKay Hochman will provide the original course outlines and one instructor to present the program. Additional instructors are available for an additional fee. You are responsible for the production of the training materials, food service, meeting room, and related expenses.

Custom eSeminar Costs

Please contact McKay Hochman directly at 973-492-1880 to discuss your custom eSeminar requirements.

Call 973-492-1880 to arrange for McKay Hochman In-House training/custom eSeminar.

Designing Your In-House Training Program or Custom eSeminar

Select By Module or Use Our Insights Class

Plan Types	HOURS**	
Introduction to Qualified Plans.....	1	HCEs and Ownership Attribution.....
Individual Retirement Accounts.....	2	Compensation in Qualified Plans*.....
Safe Harbor §401(k) and SIMPLE Plans.....	2	Permitted Disparity Rules for
Profit Sharing Plans.....	2	Defined Contribution Plans*.....
Age-based Profit Sharing Plans*.....	2	Short Plan Years*.....
Cross-tested Plans*.....	2	Joint and Survivor Annuity Rules.....
Money Purchase Pension Plans.....	1	Vesting Rules.....
Self-employed Retirement Plans.....	1	Top-heavy Plans.....
Target Benefit Pension Plans*.....	1	Limitations on Contributions and Benefits....
Defined Benefit Pension Plans*.....	2	Plan Mergers and Terminations*.....
Cash Balance Pension Plans*.....	2	Rollover/Transfer Rules.....
Employee Stock Ownership Plans*.....	2	Contributions and Deductions*.....
Code §403(b) Arrangements*.....	4	USERRA.....
Nonqualified Plans and		
Funding Arrangements*.....	2	
		Plan Design
Plan Administration		Plan Design Using Cross-testing Rules*.....
Pension Protection Act of 2006.....	2	Coordinating Qualified and Nonqualified
Legislative and Regulatory Update*.....	2	Deferred Compensation Plans*.....
Plan Installation and Qualification.....	2	Automatic Enrollment.....
Participant Loans.....	2	
Determination Letter Filings*.....	2	Taxation
EPCRS Programs*.....	2	Required Minimum Distributions.....
Annual Return/Report Form 5500 Series.....	2	Tax Issues for Employers and Employees.....
Audit Issues for Qualified Plans*.....	1	Basis Recovery Rules*.....
Antialienation Rules and QDROs*.....	1	Distributions and Income Tax Withholding....
Roth Deferrals.....	2	
		Fiduciary Responsibility
Plan Qualification		ERISA Overview.....
Plan Design After EGTRRA.....	3	Allocation of Duties and Responsibilities*.....
Qualification Requirements.....	1	Prohibited Transactions.....
Analysis of Plan Document		Funding Policy for Qualified Plans*.....
(Basic or Advanced).....	3	Participant-directed Investments*.....
Prototype Plans.....	1	Successor Trustee Issues*.....
Service Requirements.....	1	Fiduciary Issues Regarding Fees.....
Eligibility Requirements.....	1	
Coverage Requirements.....	2	
Controlled Groups*.....	2	
Multiple Plans within a Controlled Group*....	2	
Separate Lines of Business*.....	1	
Nondiscrimination Rules for DC Plans*.....	2	
Plan Aggregation and Restructuring*.....	2	
Current Issues Affecting §401(k) Plans*.....	1	
Antidiscrimination Testing*.....	2	

*Advanced subject

**The hours listed are estimates. Upon request, the duration of the presentation can be adjusted based on the attendees' level of understanding of the topic.

To arrange for McKay Hochman In-House training/custom eSeminar, call 973-492-1880.



Registration Information for Regional Seminars

How to register for a Regional Seminar.



Online

www.mhco.com/registration.html



Phone Have this brochure available.
973-492-1880



Fax completed registration form and
credit card payment to
973-492-6633



Mail completed registration
form and payment to

McKay Hochman Co.
P.O. Box 196
Butler, NJ 07405-0196

How to register for Online Events.



Online

www.newkirk.com/event

Education credit.

Most seminars are approved for continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, and CRSP. NASBA awards CPE credits (see NASBA statement below). If your professional affiliation is not listed, you must forward this brochure to the appropriate authority requesting credit 30 days prior to the seminar.

McKay Hochman 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. Website: www.nasba.org.



Affordable tuition.

Tuition includes the seminar, reference manual, continental breakfast, luncheon, and refreshment breaks. If you register by phone, fax, or online, please provide a credit card number as either payment or security. If a credit card is given as security and payment by check is not received in full prior to the seminar, your credit card will be charged.

Save \$25 per person with McKay Hochman's group discount program.

Please see the pages describing the seminar for the tuition cost. Save \$25 per person for groups of three or more from the same organization attending the same seminar.

McKay Hochman guarantees your satisfaction.

If you are not completely satisfied with a seminar, we will provide you with a credit toward another McKay Hochman seminar. Contact Elaine Palma at 973-492-1880 or seminars@mhco.com with your comments and complaints.

Walk-in registrations.

While McKay Hochman encourages advance registration for its regional seminars, a limited number of walk-in registrations are made available. To register on a walk-in basis, simply complete your registration and pay your fee during the registration period prior to the beginning of each seminar. *McKay Hochman cannot guarantee available seats on a walk-in basis.*

Program location and accommodations.

The hotels listed in this catalog are reserving a limited number of accommodations for seminar registrants at group rates until the dates shown. Please make reservations for accommodations with the hotels directly. When making reservations, reference McKay Hochman Seminar to obtain the group rate.

Cancellation.

You may cancel your registration up to 72 hours before the seminar. Your tuition will be refunded less a \$75 per person processing fee. Substitutions are allowed.

Important notes.

We will e-mail your confirmation within one business day of receiving your registration. Dress is casual. Students will need pocket calculators. If you arrive the night before the program, please join our faculty for a "Dutch treat" dinner.



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Custom In-House/eSeminar Training

- Design a training program to meet the needs of your organization!