

Retirement Plans 2004 Education Programs

A brief investment of your time — a significant investment in your future!



■ Popular Online Events!

Live and Recorded — available when you are.

■ Informative Regional Seminars

Held in locations across the U.S.

■ Custom In-House Training/eSeminars

Programs designed to the specific needs of your organization!

See inside for all the details!

Register today — Online events: www.newkirk.com/event

Regional and In-House seminars: 973-492-1880 — www.mhco.com

eSeminars

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Continuing professional education — such a small investment of time, such a large investment in the future of your organization.

In today's fast-paced business environment, you and your staff must stay current on the ever-changing requirements and legislation that impact retirement plans. Where can you find the continuing education opportunities that you need in the format you want? Look to McKay Hochman.

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. We offer a wide range of cost-effective educational programs designed to enlighten and inform in a choice of formats that keep you and your employees close to home. McKay Hochman offers:

- **An Expanded Schedule of Live and Recorded Online Events.** For 2004, our curriculum of eSeminars continues to expand in breadth and depth. In as little as 90 minutes, you and your employees can quickly come up to speed on basic, intermediate, or advanced level concepts, from your nearest computer and Internet connection.

Live and recorded eSeminars are cost effective and convenient training options that will round out your training plan. McKay Hochman limits eSeminar class size to encourage interaction between the seminar's presenter and participants. In fact, we regularly receive high marks from attendees for the high levels of interactivity that our courses provide.

- **All-new Regional Seminars.** Our popular, content-rich public seminars are held in locations convenient to major business centers. These seminars are unique in that they are designed to promote class participation, group discussion, and networking opportunities. Walk-in registrations are accepted, based upon availability.
- **Customized In-House Training.** McKay Hochman In-House training offers you the opportunity to custom-design the training program that meets the specific needs of your organization. For larger groups, and those with highly specific training needs, In-House training or a custom eSeminar from the experts at McKay Hochman is the answer.

Now is the time to consider live seminars, online events, and In-House training programs from McKay Hochman.

“The best seminar that I have ever attended.
Keep up the wonderful program.”

— Debra D. Monts, **Irwin Financial Corp.**

McKay Hochman — the leader in benefits consulting.

McKay Hochman’s experienced team of seminar leaders includes ERISA attorneys, CFPs, 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*

Robert M. Kaplan, CFP, CPC, QPA, APA, *Director,
Education and Consulting Services*

Martha A. Kirwin, Esq., *Counsel, Director, Document Compliance*

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

Steven R. Oberndorf, *Counsel*

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.



► For more information on
our consulting services,
call 973-492-1880
or visit www.mhco.com.

ABOUT US

McKay Hochman is one of the most respected names in employee benefits consulting. We have helped clients establish and administer IRS-approved retirement plans since 1979. As a mass submitter of prototype and volume submitter plans, McKay Hochman is on top of the latest legislative and regulatory developments, testifying before government agencies on employee benefit issues. As a leading provider of education programs, McKay Hochman has trained thousands of retirement professionals.

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 GUST/EGTRRA-compliant prototype plans and volume submitter documents online! Call us for details.

TECHNICAL SUPPORT

Consulting and Compliance Services — We can provide the technical support you need on compliance issues.

Administrative Services — Save time and money by letting us provide a variety of necessary administrative services. Call to discuss your specific needs.



■ eSeminars

McKay Hochman offers you an expanding curriculum of online learning opportunities, including live, hosted, Internet-based training sessions and recorded training modules. Hosted by the same caliber seminar leaders as our Regional and In-House training programs, the quality of our online events is held to the same high standard as our public seminars.

McKay Hochman's popular eSeminars are:

Interactive. Participate fully in your eSeminar experience. All of our hosted online events offer you the opportunity to talk directly to a McKay Hochman retirement plan expert. Class sizes are limited to ensure that you'll have the opportunity to "talk to the expert."

Convenient. Attend from your office, home, or anywhere you have an Internet connection. Our live, Internet-based sessions are sure to fit into your schedule.

Flexible. View the recorded modules when you have the time – in the evenings, on weekends, whenever and wherever you choose!

Cost effective. Eliminate the cost and hassle of travel, and reduce the amount of time spent away from the office, with McKay Hochman online learning. Our eSeminars significantly lower the cost of your continuing education by eliminating additional travel, hotel, and meal expenses, without lowering the value of the education provided.

“As always, the presentation was informative and enlightening.”

— Matthew Loeffler, **National City Bank**

“Great job; well informed;
interesting and enjoyable.”

— Cliff Bakley, **Wachovia Bank**

Online learning that's convenient, cost effective, and as close as your nearest Internet connection.

■ **Introduction to Retirement Plans** —

Designed to meet the needs of the beginning retirement plan professional, this series of online events provides you with a comprehensive introduction to profit sharing, money purchase, and §401(k) plans. Divided into 15 live and recorded modules (approx. 60 minutes each), the material covered in this course will help you improve plan design and administration, and could help you to reduce compliance problems as well.

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

The materials covered in modules 1 – 14 are accompanied by quizzes that, upon completion, may be submitted for CPE credit. Twelve of the fifteen modules are recorded, allowing for playback at your convenience. The final session, which is live, is a Q & A forum where you'll have the opportunity to ask questions regarding any of the materials covered in the training. Updated for the most recent pension law changes.

■ **Current Issues with §401(k) Plans** —

This 100-minute interactive, intermediate level course is intended to provide the experienced practitioner with insight into new developments and current issues regarding §401(k) plans. The topics may change throughout the year to include new IRS and DOL releases.

This eSeminar is designed to meet the needs of CPAs, CFPs, Plan Trustees, Plan Custodians, and Plan Administrators.

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

Introduction to Retirement Plans eSeminar Schedule:

Module 1 offered on the following dates:

- July 9, 2004 11:00 a.m.
- November 30, 2004 11:00 a.m.

(Each session begins at 11:00 a.m. Eastern Time.)

Course Level: Introductory

Fee: \$399.00

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

CPE Credit: 14 hours

Current Issues with §401(k) Plans eSeminar Schedule:

- June 2, 2004
- September 14, 2004
- December 8, 2004

(Each session begins at 11:00 a.m. Eastern Time.)

Course Level: Intermediate/Advanced

Prerequisite: Experience in §401(k) plan design and administration

Fee: \$99.00

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

CPE Credit: 2 hours

Duration: 100 minutes

More Online Events!

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



eSeminars

§403(b) Intermediate Seminar

eSeminar Schedule:

- June 8-9, 2004
- September 28-29, 2004
- December 15-16, 2004

(Each session begins at 11:00 a.m. Eastern Time.)

Course Level: Basic/Intermediate

Prerequisite: A basic understanding of tax-sheltered annuities and other §403(b) plans

Fee: \$199.00

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

CPE Credit: 3 hours

Duration: Two 90-minute modules

The Quarterly Update Series

eSeminar Schedule:

- May 13, 2004
- August 19, 2004
- November 18, 2004

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

Course Level: Intermediate/Advanced

Prerequisite: None

Fee: \$99.00

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

CPE Credit: 2 hours

Duration: 100 minutes

■ §403(b) Intermediate Seminar —

This course is especially beneficial for those with a basic to intermediate understanding of §403(b) plans. The eSeminar incorporates two 90-minute interactive modules that will familiarize attendees with the complex rules and regulations governing §403(b) plans. At the completion of the course, participants will be able to put their skills into practice, leading to more efficient §403(b) plan design and administration.

CPAs, CFPs, Plan Trustees, Plan Custodians, and Plan Administrators should give this eSeminar their serious consideration.

■ The Quarterly Update Series —

McKay Hochman continues its series of exclusive, interactive, online Quarterly Updates. These seminars 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 will be 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 CPA, CFP, Estate Planning Attorney, IRA Custodian, Qualified Retirement Plan Trustee, or Administrator.

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 at no additional cost!

Call 973-492-1880 to confirm your eligibility.

“Excellent Program. I plan on attending more seminars. I feel more confident in my job responsibilities.”

— Michelle Smith, **Clifton Gunderson, LLP**

■ Ad Hoc eSeminars —

McKay Hochman continues to expand its available Ad Hoc Online Events. Designed to focus on singularly specific industry issues, these seminars are designed to quickly bring attendees up to speed. Check the Online Events site at www.newkirk.com/event often, as Ad Hoc events are being added throughout the year!

Convenient, recorded seminars available Online

Throughout the coming year, McKay Hochman will be making a number of its most popular eSeminars available for purchase and online viewing (at any time within two weeks of the purchase date). McKay Hochman's recorded events offer the same high-quality presentations of the live online events and are available at your convenience 24 hours a day, 7 days a week.

Check the McKay Hochman online events page often to learn of newly available recorded events. Visit www.newkirk.com/event for currently available titles.

Education Credit

The *Intro to Retirement Plans* eSeminar is generally approved for 14 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPA, IBCFP, NIPA, IRS Enrolled Agents, and CRSP.

The *Current Issues with 401(k) Plans* and *403(b) Intermediate* eSeminars are generally approved for 2 and 3 hours respectively of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPA, IBCFP, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards CPE credits (see NASBA statement in the “Registration” information included on the reverse side of the registration forms included in this catalog, or on our website at www.mbco.com).

The *Quarterly Update* eSeminar is generally approved for 2 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPA, NIPA, IRS Enrolled Agents, and CRSP.

McKay Hochman will supply you with:

- The URL address for eSeminar access
- Course materials

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

Technical Requirements

- Windows 95, 98, NT 4.0, 2000
- Internet Explorer 4.01 or Netscape 4.06
- 28.8 KBPS or faster network connection
- Pentium 133 MHz, 32mb memory
- 800 x 600 or higher display resolution, 256 colors
- 16-bit soundcard with speakers or headset

Register to receive important continuing education notifications by e-mail!

Register for McKay Hochman's opt-in e-mail service, and you will be among the first to know of available online events, recorded sessions, and regional seminars.

To register for this opt-in e-mail notification service, please visit www.newkirk.com/event. You will find the e-mail registration section under the “Upcoming Events” button on the tool bar.



■ 2-day Regional Seminar

Introduction to Retirement Plans

2004 Locations and Dates

Pittsburgh, PA – May 18 - 19

Chicago, IL – June 15 - 16

Atlantic City, NJ – July 13 - 14

Boston, MA – August 10 - 11

Minneapolis, MN – September 21 - 22

Cincinnati, OH – October 12 - 13

These seminars run concurrently with the Retirement Plan Insights seminars.

Course Level: Basic

Prerequisite: None

Seminar Objective

This seminar provides you with a comprehensive introduction to profit sharing, money purchase, and §401(k) plans. What you learn will help you improve plan design and plan administration, as well as 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

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
- You're an experienced retirement plan professional who wants to brush up on the fundamentals of defined contribution plans and recent rulings and legislation

“A high-quality program with excellent presentation. Both presenters were excellent.”

— Daane Etheridge, **Cole Taylor Bank**

COURSE OUTLINE

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

Vesting Rules

- Vesting requirements
- Vesting schedule
- Buyback rules

Employee Contributions

- Voluntary
- Qualified voluntary
- Rollovers

Employer Contributions

- Profit-sharing plans
- Money purchase plans
- Collection and returns

Top-heavy Plans

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

Annual Limitations and Deductions

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

Trust Fund

- Allocation of earnings
- Allowable investments

Participant Loans

- General rules
- Limits
- Loan terms
- Tax issues

Cash or Deferred Plans

- Eligible employers
- Special qualification requirements
- Highly compensated employees
- Pretax elective deferrals
- Automatic enrollment

Retirement Benefits and Distribution

- Distributable events
- Forms of payment
- Minimum distributions
- Hardship withdrawals

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

EDUCATION CREDIT

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

TUITION

Early registration, \$495 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$545 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.

► **Register today!**
Registration form enclosed
973-492-1880
www.mhco.com

Accommodations

□ Pittsburgh, PA – May 18 - 19

Seminar Code IRP0405
Wyndham Pittsburgh Airport (Coraopolis, PA)
412-788-8800 or 800-328-9297
\$109 sgl/dbl rm., group rate cut-off date: May 7

□ Chicago, IL – June 15 - 16

Seminar Code IRP0406
Marriott Chicago/Schaumburg
847-240-0100 or 800-228-9290
\$129 sgl/dbl rm., group rate cut-off date: May 24

□ Atlantic City, NJ – July 13 - 14

Seminar Code IRP0407
Tropicana Casino and Resort
609-340-4000 or 800-843-8767
\$125 sgl/dbl rm., group rate cut-off date: June 14

□ Boston, MA – August 10 - 11

Seminar Code IRP0408
Boston Marriott Peabody
978-977-9700 or 800-228-9290
\$109 sgl/dbl rm., group rate cut-off date: July 19

□ Minneapolis, MN – September 21 - 22

Seminar Code IRP0409
Embassy Suites Minneapolis Airport
952-854-1000 or 800-362-2779
\$129 king suite, group rate cut-off date: August 30

□ Cincinnati, OH – October 12 - 13

Seminar Code IRP0410
Hyatt Regency Cincinnati
513-579-1234 or 800-233-1234
\$129 sgl/dbl rm., group rate cut-off date:
September 20

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 at no additional cost! Call 973-492-1880 to confirm your eligibility.



■ 2-day Regional Seminar

Retirement Plan Insights — Strategic Retirement Planning

2004 Locations and Dates

- * **Pittsburgh, PA** – May 18 - 19
- * **Chicago, IL** – June 15 - 16
- * **Atlantic City, NJ** – July 13 - 14
- * **Boston, MA** – August 10 - 11
- * **Minneapolis, MN** – September 21 - 22
- * **Cincinnati, OH** – October 12 - 13
- Baltimore, MD** – November 22 - 23

*Seminars indicated run concurrently with the Introduction to Retirement Plans seminars.

Course Level: Advanced

Prerequisite: Experience in plan design and administration

Seminar Objective

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

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

- Document issues in the “Post-GUST” era
- New plan design opportunities
- Pension issues in current Congressional legislation and how it will affect the way we design and administer plans
- The latest in Employer/Participant communications when it comes to changes in plan design
- How recent court decisions will impact administrators and fiduciaries who are responsible for the well-being of the plan
- Current issues with §401(k) plans
- New 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.

“Excellent program. Very beneficial to my practice.”

— David Fiszer, **American Express TBS**

COURSE OUTLINE

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, \$495 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$545 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 Enrollment of Actuaries, ASPA, IBCFP, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards 14 CPE credits (see NASBA statement on registration form).

► **Register today!**
Registration form enclosed
973-492-1880
www.mhco.com

Accommodations

Pittsburgh, PA – May 18 - 19

Seminar Code INS0405

Wyndham Pittsburgh Airport (Coraopolis, PA)
412-788-8800 or 800-328-9297

\$109 sgl/dbl rm., group rate cut-off date: May 7

Chicago, IL – June 15 - 16

Seminar Code INS0406

Marriott Chicago/Schaumburg
847-240-0100 or 800-228-9290

\$129 sgl/dbl rm., group rate cut-off date: May 24

Atlantic City, NJ – July 13 - 14

Seminar Code INS0407

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609-340-4000 or 800-843-8767

\$125 sgl/dbl rm., group rate cut-off date: June 14

Boston, MA – August 10 - 11

Seminar Code INS0408

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

\$109 sgl/dbl rm., group rate cut-off date: July 19

Minneapolis, MN – September 21 - 22

Seminar Code INS0409

Embassy Suites Minneapolis Airport
952-854-1000 or 800-362-2779

\$129 king suite, group rate cut-off date: August 30

Cincinnati, OH – October 12 - 13

Seminar Code INS0410

Hyatt Regency Cincinnati
513-579-1234 or 800-233-1234

\$129 sgl/dbl rm., group rate cut-off date:
September 20

Baltimore, MD – November 22 - 23

Seminar Code INS0411

Hyatt Regency Baltimore
410-528-1234 or 800-233-1234

\$130 sgl/dbl rm., group rate cut-off date:
November 1

**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 at no additional cost! Call 973-492-1880 to confirm your eligibility.



■ 2-day Regional Seminar

Prototype Plans

2004 Location and Dates

Orlando, FL – April 22 - 23

Course Level: Basic/Intermediate

Prerequisite: Experienced retirement plan professional

Seminar Objective

This seminar is designed to introduce experienced retirement plan professionals to the prototype documents that reflect all the law changes since 1992, including the good faith amendment required by EGTRRA. You'll receive instruction on how to ensure that your plan contains all the language necessary to avoid future problems. This program acquaints participants with McKay Hochman's plan document and various adoption agreements.

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

- Provides a line-by-line review of the Prototype Plan Document
- The latest information regarding the process and timing of plan amendments
- A detailed overview of definitions, testing procedures, and distribution rules

You don't need to be a McKay Hochman document client to attend.

While considered a "must" for new McKay Hochman document clients, and for employees of current document clients, this seminar is not designed exclusively for McKay Hochman document users. Those using plans available from other providers will benefit from the practical business approach to the subjects presented.

“Thoroughly enjoyable and extremely enlightening and valuable.”

— Kristen Palacky, **CDM Retirement Consultants, Inc.**

COURSE OUTLINE

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.

TUITION

Early Registration, \$495 per person when registration is received 15 calendar days prior to the seminar.

Standard Tuition, \$545 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 approved for 14 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPA, IBCFP, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards 14 CPE credits (see NASBA statement on registration form).

► **Register today!**
Registration form enclosed
973-492-1880
www.mhco.com

Accommodations

Orlando, FL – April 22 - 23

Seminar Code PPS0404

Doubletree Guest Suites

407-934-1000 or 800-222-8733

\$129/suite

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 at no additional cost! Call 973-492-1880 to confirm your eligibility.



■ 2-day Regional Seminar

Defined Benefit Documents

2004 Location and Dates

Baltimore, MD – June 22 - 23

Course Level: Intermediate

Prerequisite: Experienced retirement plan professional

Seminar Objective

Designed for experienced Defined Benefit document professionals, this two-day workshop is conducted in both lecture and town hall formats to encourage active participation.

Attendees will be briefed about the *EGTRRA Round* of plan document amendments. This specialized program will provide an analysis of the latest IRS guidance on the EGTRRA amendment process, including, if released, any LRM suggested language. There will be discussions of present document terms and an evaluation of how useful they have been in the GUST documents, as well as a discussion of any new rules, such as §401(a)(9) distribution rules, which are expected to be released by the time of the meeting.

Participants will work as a group to devise suggested language and design options for a new EGTRRA document to be submitted to the IRS.

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

- Participants will have the opportunity to address, from the document user viewpoint, what has worked (or not worked) in their current documents
- What provisions should be included or added to the forthcoming EGTRRA document
- The latest information regarding the process and timing of required plan amendments

You don't need to be a McKay Hochman document client to attend.

This seminar is not exclusively for McKay Hochman document users. Those using plans available from other providers will also benefit from the subjects presented.

“I always look forward to the MHCO seminars.”

— Lori Gunther, **The Vargo Co.**

COURSE OUTLINE

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.

EDUCATION CREDIT

This seminar is approved for 14 hours of continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPA, IBCFP, NIPA, IRS Enrolled Agents, and CRSP. NASBA also awards 14 CPE credits (see NASBA statement on registration form).

TUITION

Early registration, \$495 per person when registration is received 15 calendar days prior to the seminar.

Standard tuition, \$545 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.

▶ **Register today!**
Registration form enclosed
973-492-1880
www.mhco.com

Accommodations

Baltimore, MD – June 22 - 23

Seminar Code DBP0406

Hyatt Regency Baltimore

410-528-1234 or 800-233-1234

\$159 sgl/dbl rm., group rate cut-off date: June 1

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 at no additional cost! Call 973-492-1880 to confirm your eligibility.



■ In-House Training Programs

Maximize your training investment.

An In-House training program or a customized, company-specific eSeminar from McKay Hochman makes good business sense. With it, you can provide continuing education to a wide range of individuals in a very targeted, highly effective manner.

- Tailor a continuing education program for your staff that meets their varied needs.
- McKay Hochman's custom eSeminar option allows for the simultaneous training of multiple participants in separate locations.
- Sponsor a seminar that addresses the education needs of your clients and prospects – and generates good will for your organization. McKay Hochman offers several subjects that clients will appreciate learning more about, including participant loans and retirement plan distributions.
- Invite your referral sources to your training program. They'll appreciate the opportunity to expand their professional knowledge and earn continuing education credit. And they'll remember your organization when referrals are made.

Tailor a course to suit the needs of your organization.

In these turbulent financial times, In-House training from McKay Hochman makes more sense than ever.

Your participants' training needs are going to vary based upon education, experience, and job function. An In-House training program offers you the flexibility to tailor a cost-effective course that suits the specific needs of its participants.

With McKay Hochman, you can choose from a wide variety of education modules and design a program that addresses different individuals' needs. By grouping the modules for similar individuals together, you can rotate groups in and out of the different sessions.

Plus, you can design your program to include a mix of lectures and workshops. The varied format keeps the participants engaged and helps convey complex concepts.

For your convenience, you can also choose a pre-designed course that addresses a specific retirement plan area, such as cash or deferred plans or participant recordkeeping.

And, if there is a subject that you want covered that is not listed in the extensive curriculum on the next pages, we'll create a module to fill your specific needs.

The most economical training solution for groups of six or more.

In-House training programs and custom eSeminars are cost-saving alternatives for larger groups and for those with specialized training needs. You'll save both on travel expenses and time spent away from the office when you hold an In-House training program at a central location, or schedule a custom eSeminar in several remote locations.

Don't have enough participants in your own organization to justify In-House training, but you want the flexibility and convenience In-House training offers? Consider inviting other retirement plan professionals from your area to help defray the cost.

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

What can it do for your institution?

- Improve staff performance
- Increase client satisfaction
- Generate referrals

- **Call 973–492–1880 to arrange for McKay Hochman In-House training or a custom eSeminar.**

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 either combine modules to tailor your own course or select a pre-designed course focused on a specific retirement plan area.
- 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 8:00 or 8:30 a.m., break at noon for lunch, resume at 1:00 p.m., and conclude at 4:30 or 5:00 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 will require battery-operated calculators.

August In-House training special — Save \$250 per day!

Take advantage of McKay Hochman's In-House training special offer. During the month of August, the cost of In-House training is only \$2,750 per day.

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

\$2,000 Half-day Program
\$3,000 Full-day Program
\$6,000 Two-day Program
\$8,500 Three-day Program
\$11,000 Four-day Program
\$13,500 Five-day Program

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

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.

■ Designing Your In-House Training Program

Select By Module

Plan Types	HOURS**
Introduction to Qualified Plans	1
Individual Retirement Accounts	2
Safe Harbor §401(k) and SIMPLE Plans	2
Profit-sharing Plans†	3
Cash or Deferred Plans†	6
Age-based Profit-sharing Plans*†	2
Cross-tested Plans*†	4
Money Purchase Pension Plans†	1
Self-employed Retirement Plans†	1
Target Benefit Pension Plans*†	1
Defined Benefit Pension Plans*	2
Cash Balance Pension Plans*	2
Employee Stock Ownership Plans*†	4
Code §403(b) Arrangements*†	4
Nonqualified Plans and Funding Arrangements*	2
Plan Administration	
Legislative and Regulatory Update*	2
Plan Installation and Qualification†	2
Allocation Methods and Procedures*†	3
Participant Loans†	2
Determination Letter Filings*	3
EPCRS Programs*	2
Annual Return/Report Form 5500 Series	3
Participant Education Programs*	2
Audit Issues for Qualified Plans*†	1
Antialienation Rules and QDROs*†	1
Plan Qualification	
Plan Design After EGTRRA	3
Qualification Requirements	1
Analysis of Plan Document (Basic or Advanced)	3
Prototype Plans	1
Prototype Sponsor Responsibilities	1
Service Requirements†	1
Eligibility Requirements†	1
Coverage Requirements†	2
Controlled Groups*†	1
Multiple Plans within a Controlled Group*	2
Separate Lines of Business*	2
Nondiscrimination Rules for DC Plans*†	2
Plan Aggregation and Restructuring*†	2
Current Issues Affecting §401(k) Plans*	1
Antidiscrimination Testing*†	2
HCEs and Ownership Attribution†	1
Compensation*	1

Integration Rules for Defined Contribution Plans*†	2
Short Plan Years*	1
Joint and Survivor Annuity Rules	1
Vesting Rules†	1
Top-heavy Plans†	1
Limitations on Contributions and Benefits†	1
Plan Mergers and Terminations*	1
Rollover/Transfer Rules	1
Contributions and Deductions*†	2
USERRA	1

Plan Design

Plan Design Techniques*†	2
Plan Design Using Cross-testing Rules*†	2
Comparison of Plan Features	1
Design Issues for Cash or Deferred Plans*	2
Coordinating Qualified and Nonqualified Deferred Compensation Plans*	2

Taxation

Required Minimum Distributions	2
Tax Issues for Employers and Employees†	1
Basis Recovery Rules*†	1
Tax Planning for Distributions*	1
Distributions and Income Tax Withholding	1

Fiduciary Responsibility

ERISA Overview	2
Allocation of Duties and Responsibilities*	1
Prohibited Transactions†	2
Funding Policy for Qualified Plans*†	3
Participant-directed Investments*	1
Successor Trustee Issues*†	1
Fiduciary Issues Regarding Fees	1

ALL COURSES REFLECT EGTRRA CHANGES

*Advanced subject

† Includes a workshop

**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.

Select By Course

	HOURS**
IRAs	7
Benefits of an IRA	
Types of IRAs	
Contributions and Deductions	
Payment of Benefits	
Withholding Requirements	
Taxation of Benefits	
Reporting and Disclosure	
SIMPLEs	4
Eligible Employers and Employees	
Employer and Employee Contributions	
Limitations on Annual Additions	
Loans and Hardship Withdrawals	
Vesting Rules	
Distribution Requirements	
Comparison of Funding Arrangements	
Investment Options	
Reporting Requirements	
ESOPs	7
Employer and Employee Eligibility	
Coverage Requirements	
Contributions and Deductions	
Allocation Options	
Limitations on Annual Additions	
Leveraged Plans	
Distribution Requirements	
Fiduciary and Investment Issues	
Fiduciary Responsibility	7
ERISA Overview	
Prohibited Transactions	
Funding Policy for Qualified Plans	
Participant-directed Investments	
Participant Education Programs	
Antialienation Rules and QDROs	
Allocation of Duties and Responsibilities	
Code 403(b) Program	4
Eligible Employers and Employees	
Elective Deferrals	
Catch-up Contributions	
Employer Contributions	
Limitations on Annual Additions	
Nondiscrimination Rules	
Distribution Requirements	
Funding Arrangements	
Tax Considerations	

Retirement Plans

2004

Education Programs

A brief investment of your time — a significant investment in your future!



Popular Online Events!

- Intro to Retirement Plans
- Current Issues with §401(k) Plans
- §403(b) Plans
- The Quarterly Update Series and More!

Motivating Regional Seminars

- Retirement Plan Insights
- Intro to Retirement Plans
- Prototype Plans

Custom In-House Training

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

REGISTER TODAY!

Online events: www.newkirk.com/event Regional and In-House Seminars: 973-492-1880 — www.mhco.com



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