

2006

## RETIREMENT PLANS **Education Programs**



**EDUCATION TO KEEP YOU ON TOP OF A CHANGING INDUSTRY.**

- **Popular Online Events!**  
Live and recorded — 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!

**All courses updated to the most current pension law provisions!**

**Register today —**

Online Events:  
[www.newkirk.com/event](http://www.newkirk.com/event)

Regional and  
In-House Seminars:  
973-492-1880  
[www.mhco.com/registration.html](http://www.mhco.com/registration.html)

# About Us

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## Today's fast-paced business environment demands that you and your staff stay current on the evolving requirements and most recent legislation impacting retirement plans.

Where can you find the continuing education opportunities that you want in the format you need? Look to a leader in employee benefits consulting. 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. That is why we offer a wide range of cost-effective educational programs designed to inform and enlighten, on basic and advanced retirement plan subjects, in a choice of formats to meet a variety of needs. McKay Hochman offers:

- **Live and Recorded Online Events.** Our list of available eSeminars continues to expand in breadth and depth. In as little as 100 minutes, you and your employees can quickly come up to speed on basic, intermediate, or advanced retirement plan concepts, from your computer and Internet connection.

McKay Hochman's eSeminars will provide vital information on new issues and long-standing concepts cost-effectively

and conveniently online. eSeminar class sizes are limited to encourage interactive dialog between the seminar's presenter and participants. Our online courses regularly receive high marks from attendees for their high levels of interactivity.

- **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.

“McKay Hochman is a top tier organization with great expertise and professionalism, and I will continue to use you for years to come!”

— Dirk Richardson, **Laconia Savings Bank**



## **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 and 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, 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*

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.

## **TECHNICAL 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 on our consulting services, call 973-492-1880, visit [www.mhco.com](http://www.mhco.com), or e-mail [info@mhco.com](mailto:info@mhco.com).

# eSeminars

## Introduction to Retirement Plans eSeminar:

### Module 1:

■ October 30, 2006

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

Check our website at [www.newkirk.com/event](http://www.newkirk.com/event) for additional sessions that may be added throughout the year.

**Course Level:** Basic

**Prerequisite:** None

**Fee:** \$399.00 per attendee

*Group (five or more attendees) discounts are available.*

*For more information, please visit [www.newkirk.com/event](http://www.newkirk.com/event), or call 973-492-1880.*

**CPE Credit:** 14 hours

## **Convenient and cost-effective, you'll find McKay Hochman Retirement Plan Education Programs as close as your nearest Internet connection.**

### ■ Introduction to Retirement Plans —

Designed to educate retirement plan professionals just starting out, this series of online events provides you with a comprehensive introduction to profit sharing, money purchase, and §401(k) plans. Divided into 15 modules, 3 live and 12 recorded modules (approximately 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 Qualified Retirement Plan Trustee, Administrator, Auditor, CPA, or CFP.

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.

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](http://www.newkirk.com/event).



“Very practical presentation that is far more useful than other (non-MHCO) conceptual/academic sessions.”

— Jeremiah K. Holly, **Rockland Trust Company**

## ■ Control and Affiliated Service Group Determinations —

This 100-minute interactive course provides practitioners with an overview of the Internal Revenue Service rules for determining if related businesses are a control group for qualified plan purposes. The eSeminar highlights the provisions that have changed from current practice and how this will affect the maintenance of these retirement plans.

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

## ■ USERRA Regulations —

The Department of Labor has released final regulations that practitioners will need in order to comply with USERRA. Reservists and other veterans who are returning from active duty have protected rights within qualified retirement plans. This session will review what every retirement plan professional and plan sponsor needs to know in order to comply. It may not be long before one of your clients has an affected participant. Will you be ready?

Plan Administrators, Plan Trustees, CPAs, and CFPs should join us!

## ■ Form 5500 Update —

Guest presenter Janice M. Wegesin, a Form 5500 expert, will review the 2005 Form 5500, describe changes, and give helpful hints on completion. Janice will also discuss common errors and how to avoid them.

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

## **Control and Affiliated Service Group Determinations eSeminar:**

[Visit our website for dates and times](#)

**Course Level:** Intermediate

**Prerequisite:** Familiarity with qualified plan administration and recordkeeping

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

**CPE Credit:** 2 hours

**Duration:** 100 minutes

## **USERRA Regulations eSeminar:**

[Visit our website for dates and times](#)

**Course Level:** Intermediate

**Prerequisite:** Familiarity with qualified plan administration and recordkeeping

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

**CPE Credit:** 2 hours

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

**CPE Credit:** 2 hours

**Duration:** 100 minutes



“This was my first McKay Hochman eSeminar and I really enjoyed it. Bob was an entertaining presenter and kept me engaged on a normally boring topic: 401(k) law!”

— Amy L. Ruda, **U.S. Bank Institutional Trust & Custody**

For more information  
or to register, go to  
[www.newkirk.com/event](http://www.newkirk.com/event).

“I enjoyed the recent online course and look forward to future ones now that I have participated in one.”

— Chris Shankle, **Hibernia Trust**



### ■ The Quarterly Update Series —

Once again, McKay Hochman offers its 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.

### ■ 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](http://www.newkirk.com/event) often, as new Ad Hoc events are being added throughout the year!

### The Quarterly Update Series eSeminar Schedule:

- February 9, 2006
- May 18, 2006
- August 10, 2006
- November 16, 2006

(Each session is at 10:00 a.m. or 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](http://www.newkirk.com/event), or call 973-492-1880.*

**CPE Credit:** 2 hours

**Duration:** 100 minutes

### ***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.**

**For more information or to register, go to [www.newkirk.com/event](http://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).

- The Roth Final 401(k) Regulations
- Hurricane Katrina Relief
- Working with the Final 401(k) and 401(m) Regulations

Visit [www.newkirk.com/event](http://www.newkirk.com/event) for a complete list of recorded eSeminars.

### **Education Credit**

McKay Hochman eSeminars are each generally approved for 2 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.mbco.com](http://www.mbco.com)).

The *Introduction to Retirement Plans* eSeminar 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.

### **McKay Hochman will supply you with:**

- The URL address for eSeminar access
- Course materials

### **Technical Requirements**

- Windows 98, 2000, XP
- Internet Explorer 5.0 or later, or Netscape 4.5x, 4.7x, 7.0, or later
- 28.8 KBPS or faster network connection
- Pentium 133 MHz, 64+mb memory
- 800 × 600 or higher display resolution, 256 colors
- Soundcard
- Speakers or headset

**Check out the full listing of live and recorded eSeminars at [www.newkirk.com/event](http://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](http://www.newkirk.com/event).**

# 2-day Regional Seminar

# Introduction to Retirement Plans

## 2006 Locations and Dates

[Chicago, IL – June 13–14](#)

[Boston, MA – August 8–9](#)

These seminars run concurrently with the *Retirement Plan Insights* seminars.

**Course Level:** Basic

**Prerequisite:** None

**See page 9 for details.**

## Seminar Objective

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



“Great job! Met expectations. Mr. Grossman was knowledgeable and professional. I would recommend your class to my associates.”

— Daniel S. Michalak, **Michaels Sawyer & Freeman**



## 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

### 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

- Limits 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 and Roth 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

## Accommodations

### **Chicago, IL – June 13–14**

*Seminar Code IRP0606*

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

\$139 sgl/dbl rm., group rate cut-off date:  
May 22

### **Boston, MA – August 8–9**

*Seminar Code IRP0608*

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

\$119 sgl/dbl rm., group rate cut-off date:  
July 17

## 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 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).

## **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.

**Register today!**

**Registration Form on page 18  
973-492-1880**

[www.mhco.com/registration.html](http://www.mhco.com/registration.html)

# 2-day Regional Seminar

## Retirement Plan Insights

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

### 2006 Locations and Dates

Pittsburgh, PA – May 23–24

\*Chicago, IL – June 13–14

St. Louis, MO – July 11–12

\*Boston, MA – August 8–9

Cincinnati, OH – September 26–27

Baltimore, MD – November 20–21

Las Vegas, NV – November 28–29

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

**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 now that EGTRRA submissions have started
- Pension issues in current Congressional legislation and how that legislation will affect the way we design and administer plans
- The impact of the final 401(k) regulations and final Roth regulations
- 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
- 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.



“As a repeat attendee, topics change from year to year and are always up-to-date and relevant.”

— John Sample, **The Vargo Co.**



## 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, \$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 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.**

### **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 23–24**

*Seminar Code INS0605*

Embassy Suites

Pittsburgh International Airport

(Coraopolis, PA)

412-269-9070 or 800-362-2779

\$109 suite, group rate cut-off date:

May 1

### **Chicago, IL – June 13–14**

*Seminar Code INS0606*

Marriott Chicago/Schaumburg

847-240-0100 or 800-228-9290

\$139 sgl/dbl rm., group rate cut-off date:

May 22

### **St. Louis, MO – July 11–12**

*Seminar Code INS0607*

Hyatt Regency St. Louis

314-231-1234 or 800-233-1234

\$134 sgl/dbl rm., group rate cut-off date:

June 16

### **Boston, MA – August 8–9**

*Seminar Code INS0608*

Marriott Boston Peabody

978-977-9700 or 800-228-9290

\$119 sgl/dbl rm., group rate cut-off date:

July 17

### **Cincinnati, OH – September 26–27**

*Seminar Code INS0609*

Hyatt Regency Cincinnati

513-579-1234 or 800-233-1234

<http://tinyurl.com/mdhyf>

\$136 sgl/dbl rm., group rate cut-off date:

August 24

### **Baltimore, MD – November 20–21**

*Seminar Code INS0611*

Hyatt Regency Baltimore

410-528-1234 or 800-233-1234

\$141 sgl/dbl rm., group rate cut-off date:

October 29

### **Las Vegas, NV – November 28–29**

*Seminar Code INS611-2*

Excalibur Hotel and Casino

Reservation Phone: 800-937-7777

Reservation Group Code: XMCKAY

\$59 sgl/dbl rm., group rate cut-off date:

October 26

**Register today!**

**Registration Form on page 18**

**973-492-1880**

[www.mhco.com/registration.html](http://www.mhco.com/registration.html)

# 1- or 2-day In-House Seminar

## Prototype Plans

This course will be offered on an In-House basis and is recommended to clients using McKay Hochman prototypes for the first time, or wanting their staff updated on changes.

**Course Level:** Tailored to the attendees' level

**Prerequisite:** Knowledgeable retirement plan professional

See page 13 for details.

### Seminar Objective

During the Prototype Plans intensive one- or two-day workshop, participants will review the latest version of the Defined Contribution prototype document. The document will reflect the changes made by EGTRRA and 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. Alternatively, the program can examine the existing GUST-approved documents that you are currently making available to your clients.

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

- Discover the business opportunities that the new document will make available. The EGTRRA document is expected to include cross-tested plan designs, including age-weighted and new comparability.
- The session will provide your first exposure to the Roth 401(k) design that went into effect in 2006.
- Review the different adoption agreements available, as well as the key portions of the basic plan document.
- The restatement includes all the changes required by the IRS regarding document submissions for IRS approval.

### Who should attend:

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



“I felt like we were having a discussion with Rich the whole two days and not someone lecturing to us. He really got us all involved in the topics.”

— Kelly Scharbarth, **Virchow Krause Retirement Plan Services**



**FEE:**

**1-day:** \$3,000 (**August Special Discount: \$2,750**) plus travel expenses

**2-day:** \$6,000 (**August Special Discount: \$5,500**) plus travel expenses

**PROGRAM SCHEDULE:**

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

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

**EDUCATION CREDIT**

This seminar is approved for 7 or 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 7 or 14 CPE credits (see NASBA statement on the Registration Information page).

**WE'LL COME TO YOU!**

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.

**CAN'T AFFORD THIS WITH JUST YOUR EMPLOYEES?**

Consider inviting other retirement plan professionals from your area and share the cost!

Take advantage of our  
August Special Discount!

Call today!  
973-492-1880  
[www.mhco.com](http://www.mhco.com)  
[dliberat@mhco.com](mailto:dliberat@mhco.com)

# 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 generates 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

\$2,000 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, 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.

## 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.

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

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

### ALL COURSES REFLECT EGTRRA CHANGES

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](http://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  
P.O. Box 196  
Butler, NJ 07405-0196

## How to register for Online Events.



### Online

[www.newkirk.com/event](http://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](http://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](mailto: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.



2006

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**Regional and In-House Seminars:** 973-492-1880 — [www.mhco.com](http://www.mhco.com) (click here)