

EDUCATION TO KEEP YOU ON TOP OF A CHANGING INDUSTRY.



Retirement Plans Education Programs

Register today!

Online Events: www.newkirk.com/event

Regional and In-House Seminars: 973-492-1880 | www.mhco.com

**Online Events, Regional Seminars,
and In-House Training programs.**

- **Popular Online Events!**
- **Informative Regional Seminars**
- **Custom In-House/eSeminar Training**

McKay Hochman
A Division of Newkirk

10 Park Place | PO Box 196 | Butler, NJ 07405-0196 | 973-492-1880 | www.mhco.com

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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 benefit experts is 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/Chief Operating Officer*

William C. Grossman, QPA, ERPA, *Director of Education and Communications*

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 Plans
- 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.

MCKAY HOCHMAN NEWSLETTERS

Targeted client communications for Employee Benefits Providers including:

- Retirement Plan News
- Prototype Plan News
- 403(b) Perspectives
- Your Retirement Matters

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

Education Programs

Table of Contents

■ About Us	2
■ Education Programs	
eSeminars	3
Back-to-Basics	3
Quarterly Update eSeminars	3
Live Regional Seminars	4
Insights	4
Customized In-House Training	4
■ Custom Training Programs	5
■ Custom Training Topics and Credit Hours	6
■ Registration Information	7
Education Credit for Regional Seminars	
■ Registration Form	8

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:

■ eSeminars — 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.

Here is just a sample of the eSeminars available:

Back-to-Basics — Live and Recorded eSeminars

This 18-part series offers the best foundation in Retirement Plan learning. Visit www.newkirk.com/OnlineEvt/index.cfm?click=syllabus&code=797 for more details.

Quarterly Update eSeminars

Each quarter, McKay Hochman offers an exclusive, interactive online seminar detailing current topics and trends in the employee benefits field. Visit www.newkirk.com/OnlineEvt/index.cfm?click=syllabus&code=823 for more details.

For a full list of live and recorded eSeminars, visit our online events website at www.newkirk.com/OnlineEvt/index.cfm?click=seminars&stype=eseminars.

Call 973-492-1880
to confirm your eligibility
for this special offer.

Special offer for McKay Hochman Prototype and Volume Submitter

Document Clients! McKay Hochman Prototype Plan and Volume Submitter Document clients paying a maintenance fee may be eligible to attend two of our Quarterly Update eSeminars OR a Regional Seminar of their choice at no additional cost!

Education Programs *continued*

■ **Live 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.

Retirement Plan Insights


This two-day seminar will provide retirement plan professionals with an in-depth look at the hottest topics and current pending legislation that could impact the design and administration of your retirement plan program. Visit www.mhco.com/ed_seminars.htm for more details.

For a full list of upcoming Regional Seminars, visit our website at www.mhco.com/ed_seminars.htm.

■ **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 highly specific training needs, In-House training or custom eSeminars are a cost-effective answer.

Call 973-492-1880 for more details.



“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

Special offer for McKay Hochman Prototype and Volume Submitter

Document Clients! McKay Hochman Prototype Plan and Volume Submitter Document clients paying a maintenance fee may be eligible to attend two of our Quarterly Update eSeminars OR a Regional Seminar of their choice at no additional cost!

Call 973-492-1880
to confirm your eligibility
for this special offer.

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 either one or 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 a program to include a mix of lectures and workshops — choose from an extensive list of topics on page 6.
- Select the eSeminar option to allow simultaneous training of multiple attendees in one or more 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 the seminar to you.

Call 973-492-1880 for details on how to design your training program.

Custom Training Topics and Credit Hours

Select By Module or Use Our Regional Seminars.

Visit our website: www.mhco.com/ed_seminars.htm for more details.

Plan Types	HOURS**	
Introduction to Qualified Plans	2	Permitted Disparity Rules for Defined Contribution Plans*
Individual Retirement Accounts	2	Short Plan Years*
Safe Harbor §401(k) and SIMPLE Plans	2	Joint and Survivor Annuity Rules
Profit Sharing Plans	2	Vesting Rules
Cross-tested Plans*	2	Top-heavy Plans
Money Purchase Pension Plans	1	Limitations on Contributions and Benefits
Self-employed Retirement Plans	1	Plan Mergers and Terminations*
Defined Benefit Pension Plans*	2	Rollover/Transfer Rules
Cash Balance Pension Plans*	2	Contributions and Deductions*
Employee Stock Ownership Plans*	2	USERRA and HEART
Code §403(b) Arrangements*	6	Hardship, In-Service, Deferral Distribution Events
Plan Administration		Plan Design
Legislative and Regulatory Update*	2	Plan Design Using Cross-testing Rules*
Plan Installation and Qualification	2	Coordinating Qualified and Nonqualified Deferred Compensation Plans*
Participant Loans	2	Automatic Enrollment
Determination Letter Filings*	2	Defined Contribution Plan Design Alternatives for Small Employers
EPCRS Programs*	2	Taxation
Annual Return/Report Form 5500 Series	2	Required Minimum Distributions
Audit Issues for Qualified Plans*	1	Tax Issues for Employers and Employees
Antialienation Rules and QDROs*	1	Basis Recovery Rules*
Roth Deferrals	2	Distributions and Income Tax Withholding
Form 1099-R Overview	2	Roth Conversion
Form 1099-R Reporting Corrective Distribution*	2	Qualified Plan Beneficiary Payment Rules
Plan Qualification		Fiduciary Responsibility
Qualification Requirements	1	ERISA Overview
Analysis of Plan Document (Basic or Advanced)	3	Allocation of Duties and Responsibilities*
Prototype Plans	1	Prohibited Transactions
Service Requirements	1	Funding Policy for Qualified Plans*
Eligibility Requirements	1	Participant-directed Investments*
Coverage Requirements	2	Successor Trustee Issues*
Controlled Groups*	2	Fiduciary Issues Regarding Fees
Multiple Plans within a Controlled Group*	2	Qualified Default Investment Alternative
Separate Lines of Business*	1	Reporting & Disclosure
Nondiscrimination Rules for DC Plans*	2	
Plan Aggregation and Restructuring*	2	
Current Issues Affecting §401(k) Plans*	1	
Antidiscrimination Testing*	2	
CODA Rules, Catch-up, Deferrals, and Matching	2	
HCEs and Ownership Attribution	1	
Compensation in Qualified Plans*	1	

* 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.

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. Continuing Education Units (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.

Custom In-House Training and Custom eSeminar Training Costs

Please contact McKay Hochman directly at 973-492-1880 to discuss your custom in-house or custom eSeminar requirements and for program costs.

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



Registration Information for Regional Seminars

How to register for a Regional Seminar.



Online

www.mhco.com/ed_seminars.htm



Phone

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 eSeminars.



Online

www.newkirk.com/event

Education credit.

Most eSeminars and Live Seminars are approved for continuing education credit by the Joint Board for the Enrollment of Actuaries, ASPPA, NIPA, IRS Enrolled Agents, IRS Enrolled Retirement Plan Agents (ERPA) and CRSP. NASBA awards CPA credits (see NASBA statement below). If your professional affiliation is not listed, you must contact the appropriate authority requesting credit 30 days prior to the eSeminars and Live Seminars.

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 board of accountancy has 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 for live seminars.

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.

For groups of three or more, save \$25 per person when registering from the same organization attending the same seminar.

McKay Hochman guarantees your satisfaction.

If you are not completely satisfied with an eSeminar or Seminar, we will provide you with a credit toward another McKay Hochman eSeminar or Live Seminar. Contact Elaine Palma at (973) 492-1880 or seminars@mhco.com with your comments.

Walk-in registrations for live seminars.

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

Live Seminar program locations and accommodations.

The hotels listed on our website: www.mhco.com/ed_seminars.htm are reserving a limited number of accommodations for seminar registrants at group rates until the cut-off date provided. Please make reservations for accommodations with the hotel directly. When making reservations, reference the McKay Hochman Seminar to obtain the group rate.

Cancellation.

You may cancel your eSeminar and Live Seminar registration up to 72 hours before the event. Your tuition will be refunded, less a \$75 per person processing fee for regional seminars, \$25 per person processing fee for eSeminars. Substitutions are allowed.

Important notes.

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

