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### ACCESS THE POP RESOURCE PAGE



### SUBMIT QUESTIONS FOR ASK THE ORACLES SESSION

Text **48583** with your question/message to **22333** to submit your questions for the Ask the Oracles session.



## CONFERENCE INFO

Marriott Atlanta Northeast/Emory Area  
Century East Conference Room  
2000 Century Boulevard NE, Atlanta, GA 30345

April 15 – April 16, 2024  
08:00 AM – 5:10 PM ET

### Attire:

- Smart Casual (mix of informal and work attire; i.e., jeans & collared shirt) or
- Business Casual

Note: The conference room may be cool – Consider a blazer or light sweater.

## HOTEL

Marriott Atlanta Northeast/Emory Area  
2000 Century Boulevard NE  
Atlanta, GA 30345

Check in: 3:00 pm ET  
Check out: 12:00 pm ET  
Parking: \$12/day

- Restaurant, Bar, and Starbucks are all located in the hotel

## AIRPORT

Hartsfield-Jackson Airport (approximately 18 miles from the hotel)

- [Click here](#) for Airport transportation options.
- [Click here](#) to get to know Atlanta and discover things to do around the city.



## COCKTAIL HOUR

Date: Monday, April 15, 2024 at 4:30 pm – 5:30 pm  
Location: Sponsor Ballroom across from Main Ballroom

Bring your drink tickets provided in your attendee totes and enjoy complimentary beverages. Network with our Sponsors and grab some swag while you're at it!

## BARBECUE

Join us for a laid-back evening of delicious food and beverages hosted by, for the first time since its inception, Alison Cohen. The event will be held at her home on Monday night, where folks will unwind and enjoy amazing food and drinks, while networking in an incredibly relaxed and comfortable setting.

This will also give you a chance to put a face to the name of your favorite FBLC attorneys and staff, as well as to meet colleagues and start friendships that can last for your professional lifetime. You won't want to miss it!

Date: Monday, April 15, 2024  
Start: Meet in hotel lobby at 5:45 pm for bus boarding; 6:00 arrival  
End: 8:30 pm  
Location: Alison's House  
Transport: Bus transportation will be provided to and from the hotel in two waves, if needed  
  
Attire: Casual: The atmosphere is very laid back. Hang up that suit jacket and throw on that hoodie!

**Please bring your name badge!**



## AGENDA

**MONDAY, APRIL 15, 2024**

**CONFERENCE DAY 1**

07:45 – 08:45	<b>Sign In/Badge Pick Up</b>	
07:45 – 08:30	<b>Continental Breakfast</b>	
08:30 – 08:45	<b>Conference Welcome</b>	<i>Moderator</i>
08:45 – 10:45	<b>Session 1</b> <b>Keeping Current</b>	<i>Ilene Ferenczy, Derrin Watson</i>
10:45 – 11:00	<b>Break/Snack</b>	
11:00 – 12:00	<b>Session 2</b> <b>From Beginning to End: Keeping Plans SECURE</b>	<i>Adrienne Moore, Carolyn Cumbee, Alison Cohen</i>
12:00 – 01:00	<b>Lunch</b>	
01:00 – 02:00	<b>Session 3</b> <b>Real Estate</b>	<i>Jason Douthit, Derrin Watson, Ilene Ferenczy</i>
02:00 – 02:15	<b>Break/Snack</b>	
02:15 – 04:15	<b>Session 4</b> <b>EPCRS</b>	<i>Adrienne Moore, Carolyn Cumbee, Leah Dean</i>
04:30 – 05:30	<b>Cocktail Hour</b>	
06:00 – 08:30	<b>Renowned Barbecue hosted by Alison Cohen</b>	



## AGENDA

**TUESDAY, APRIL 16, 2024**

**CONFERENCE DAY 2**

07:30 – 08:30	<b>Continental Breakfast</b>	
08:30 – 09:30	<b>Session 5</b> <b>Practices &amp; Procedures</b>	<i>Carolyn Cumbee, Ilene Ferenczy</i>
09:30 – 10:30	<b>Session 6</b> <b>Advanced Testing – Part 1</b>	<i>Adriana Starr, Derrin Watson</i>
10:30 – 10:45	<b>Break/Snack</b>	
10:45 – 11:45	<b>Session 6</b> <b>Advanced Testing – Part 2</b>	<i>Adriana Starr, Derrin Watson</i>
11:45 – 12:45	<b>Lunch</b>	
12:45 – 01:45	<b>Session 7</b> <b>Plan Design Solutions</b>	<i>Alison Cohen, Adriana Starr, Sara Liva</i>
01:45 – 02:45	<b>Session 8</b> <b>NonQualified Plans</b>	<i>Jason Douthit, Derrin Watson, Adrienne Moore</i>
02:45 – 03:00	<b>Break/Snack</b>	
03:00 – 04:00	<b>Session 9</b> <b>Ethics</b>	<i>Alison Cohen, Ilene Ferenczy</i>
04:00 – 05:00	<b>Session 10</b> <b>Ask the Oracles</b>	<i>Speaker Panel</i>
05:00 – 05:10	<b>Closing Remarks</b>	<i>Moderator</i>



## SESSION DESCRIPTIONS

### Session 1 – Keeping Current

*Ilene Ferenczy and Derrin Watson*

Join Ilene and Derrin as they delve into the exciting (and sometimes baffling) machinations of the government, including a review of SECURE 2.0 guidance released this past year. Derrin and Ilene will also provide updates on other regulatory changes, along with some interesting cases, and, of course, their perspectives and humor.

### Session 2 – From Beginning to End: Keeping Plans SECURE on their Journey

*Adrienne Moore, Carolyn Cumbee, and Alison Cohen*

Alison, Adrienne, and Carolyn will highlight the newly effective SECURE 2.0 rules relating the birth, evolution, and death of a retirement plan. Key highlights will include the dreaded mandatory automatic enrollment provisions, Starter 401(k) plans, conversions in and out of MEP/PEPs, SIMPLE to 401(k) safe harbor, and a robust discussion of termination issues including excess assets.

### Session 3 – Real Estate

*Jason Douthit, Derrin Watson, and Ilene Ferenczy*

Real Estate in a retirement plan? What a fabulous idea. (NOT!) Jason, Derrin, and Ilene will cover the pitfalls of holding real estate in a retirement plan and case studies that will make you shake your head.

### Session 4 – EPCRS

*Adrienne Moore, Carolyn Cumbee, Leah Dean*

Correction timing has changed thanks to SECURE 2.0. Continuing our immersive program, Adrienne, Carolyn, and Leah will work through the identified problems and present best practices for solving these dilemmas. Just when you think it's safe to step out of the room, more problems will present themselves, so have fun!

### Session 5 – Practices & Procedures

*Carolyn Cumbee and Ilene Ferenczy*

The new SECURE 2.0 self-correction requirements include the presence of practices and procedures. What the heck does that mean and how do our clients get them? Ilene and Carolyn have some practical examples, samples for you to take away, and helpful tips on how to encourage your client to reign in the chaos.



## SESSION DESCRIPTIONS (CONT.)

### Session 6 – Coverage & Advanced Testing

*Adriana Starr and Derrin Watson*

The immersive experience continues as Derrin and Adriana walk everyone through the options for handling our client's difficult situation. Wouldn't it be lovely if we were told about acquisitions before they happen? There is math on this test, so be prepared.

### Session 7 – Plan Design Solutions

*Alison Cohen, Adriana Starr, and Sara Liva*

Now that we've gotten our client under control in the immersive session, it's time to set them up for success in the game of retirement plans! Alison, Adriana, and Sara will discuss the pros and cons to different decisions employers have during an acquisition situation and how it can impact the plan. Even if there is no acquisition on the table, helping Plan Sponsors design a successful plan is no easy task now that we have so many considerations on the table thanks to SECURE and its 2.0 sibling.

### Session 8 – NonQualified Plans

*Jason Douthit, Derrin Watson, and Adrienne Moore*

We're at the end of our immersive experience. Jason, Derrin, and Adrienne will help our client determine if a nonqualified plan is right for them. How to decide?

### Session 9 – Ethics

*Ilene Ferenczy and Alison Cohen*

You know you need it. You know you'll enjoy it. And Alison and Ilene are here to deliver the goods....and laughs. Come for our interactive ethics session and be prepared to 'act' on your best behavior.

### Session 10 – Ask The Oracles

*Ilene Ferenczy, Alison Cohen, Derrin Watson, Adrienne Moore, Carolyn Cumbee, Jason Douthit, Leah Dean, Sara Liva, and Adriana Starr*

The entire Ferenczy Gang will be here to answer your questions. Submit questions in advance, throughout the conference, and right before this session. The Oracles will do their best to bring you good fortune.



## CONTINUING EDUCATION

### ASPPA/NIPA CE

The conference provides up to 15.6 ASPPA/NIPA CE credits.

### ERPA CE

The conference provides up to 13 ERPA CE credits.

- **NOTE:** To receive ERPA CE, you must have submitted a valid PTIN during initial registration. If you did not, please submit it at the Registration Desk prior to the conference end on **Tuesday, April 16, 2024 at 5:00pm.**

### CLE (Attorneys)

Georgia, Illinois, Ohio and Oregon: The conference provides up to 13 CLE.

## 2024 POP CE Detail

#	Session Name	Time (ET)	ASPPA / NIPA CE	ERPA CE	BAR CLE
1	Keeping Current	08:45 AM - 10:45 AM	2.4	2.0	2.0
2	From Beginning to End	11:00 AM - 12:00 PM	1.2	1.0	1.0
3	Real Estate	01:00 PM - 02:00 PM	1.2	1.0	1.0
4	EPCRS	02:15 PM - 04:15 PM	2.4	2.0	2.0
5	Practices & Procedures	08:30 AM - 09:30 AM	1.2	1.0	1.0
6	Coverage & Adv. Testing	09:30 AM - 11:30 AM	2.4	2.0	2.0
7	Plan Design Solutions	12:45 AM - 01:45 PM	1.2	1.0	1.0
8	NonQualified Plans	01:45 PM - 02:45 PM	1.2	1.0	1.0
9	Ethics	03:00 PM - 04:00 PM	1.2	1.0	1.0
10	Ask the Oracles	04:00 PM - 05:00 PM	1.2	1.0	1.0
			<b>15.6</b>	<b>13.0</b>	<b>13.0</b>





## SPEAKERS AND FERENCZY PLAYERS

### Ilene H. Ferenczy, J.D., APA, CPC

Ilene is the Managing Partner of Ferenczy Benefits Law Center, an employee benefits law firm in Atlanta, GA. She advises clients on all types of employee benefit plans, particularly focusing her practice on qualified retirement plans, benefits issues in mergers and acquisitions, and advising third-party administrators of employee benefit programs on technical and practice issues. Having become an attorney after more than ten years as a third-party administrator, she brings a unique and practical approach to her advice. Ilene is a member of the State Bars of Georgia and California and holds designations as an Accredited Pension Administrator from the National Institute of Pension Administrators (NIPA), and a Certified Pension Consultant from the American Society of Pension Professionals and Actuaries (ASPPA). She is the author of *Employee Benefits in Mergers and Acquisitions* and the ERISApedia *Qualified Plan eSource*, a co-author of the ERISApedia *Plan Corrections eSource*, and is the co-editor-in-chief of the *Journal of Pension Benefits*.

### Alison J. Cohen, J.D., APA, APR

Alison is a Partner with Ferenczy Benefits Law Center where she commonly works with clients that have operational issues to guide them through the IRS and/or DOL corrective programs, prepare corrective filings, and prepare and support clients through an IRS and/or DOL audit. Prior to joining Ferenczy, Alison worked at a large, bundled service provider for nearly 16 years as an Associate Vice President, Compliance Manager and Regulatory Liaison. As part of her responsibilities there, Alison served as a national speaker on audit and correction issues. She served on the Employee Plans Subcommittee of the IRS Advisory Committee on Tax-Exempt and Governmental Entities (ACT). Alison is involved with the National Institute of Pension Administration (NIPA) and in 2019 received NIPA's Excellence in Education Award. Alison holds designations as an Accredited Pension Administrator (APA) and an Accredited Pension Representative (APR) from NIPA. Alison is the former first President and an active member of the Pension Education Council of Atlanta (PECA) and a co-author of *The Plan Correction eSource*. Alison speaks frequently on qualified retirement plan topics and issues, bringing a sense of humor and practical solutions to clients, colleagues, and industry professionals.

### S. Derrin Watson, J.D., APM

Derrin is an independent ERISA attorney and educator in Santa Barbara, California with over 40 years of experience in dealing with retirement plans. In addition to his solo practice, Derrin is Of Counsel to the Ferenczy Benefits Law Center and also works with FIS with Relius plan documents. Derrin received his bachelor's degree in accounting from BYU and in 1980 he graduated from UCLA Law School. He has been involved with qualified plans since 1977. He has become the leading authority on controlled group, affiliated service group, and leased employee issues. He is the author of *Who's the Employer*, the *403(b) Plan eSource*, the *457 Plan eSource*, and a co-author of the *Plan Correction eSource*, all published by ERISApedia.com. Derrin is a Senior Advisor of the *Journal of Pension Benefits*. He has a wife, two sons, four of the finest grandchildren on the planet, and four cats. His varied experiences range from doing standup comedy (yes, even about ERISA) to serving as a missionary for the Church of Jesus Christ of Latter-day Saints in Iran, to editing and writing books and newsletters on a variety of topics. He enjoys punctuating his ERISA presentations with original parodies.



## SPEAKERS AND FERENCZY PLAYERS (CONT.)

### Adrienne I. Moore, J.D.

Adrienne I. Moore, J.D., is a Senior Associate Attorney with Ferenczy Benefits Law Center, where she works on all types of qualified retirement plans and related issues. She analyzes operational and ERISA compliance plan issues, advises clients with respect to corrective procedures, prepares corrective filings for submission to the IRS and DOL, and assists various plan service providers with reporting and disclosure requirements in their client service agreements. In addition, Adrienne is a contributing author to *ERISA: A Comprehensive Guide* and writes articles for the *Journal of Pension Benefits*. Adrienne's studies at the University of Georgia School of Law in Athens, Georgia, included several courses in tax and business law. During law school, she was a notes editor for the *Journal of Intellectual Property Law* and later interned with the U.S. Securities and Exchange Commission. Prior to joining the Firm, Adrienne worked in the E-Discovery practice group of a large Atlanta law firm specializing in cases involving products liability and government investigations.

### Carolyn M. Cumbee, J.D., LL.M.

Carolyn is a Senior Associate Attorney with Ferenczy Benefits Law Center. With over 18 years' experience working with qualified plans, Carolyn assists clients with design, implementation, and administration of tax-qualified retirement plans (including 401(k), defined benefit, cash balance, and 403(b) plans). She frequently advises clients about compliance with ERISA rules, Internal Revenue Code rules, and the IRS and DOL formal and informal correction programs. She has assisted in employee benefits due diligence with respect to mergers and acquisitions, DOL and IRS audits, and advised clients on best practices and methods for correcting a wide range of plan failures. She also has significant experience in analyzing controlled group and affiliated service group matters. Prior to joining Ferenczy, Carolyn worked as an ERISA attorney for a third-party administrator for over 13 years. She also independently managed over 150 cases from complaint to hearing as a law clerk for the Illinois Department of Financial and Professional Regulation.

### Jason W. Douthit, J.D.

Jason is a Senior Associate Attorney with Ferenczy Benefits Law Center. For over 16 years, Jason has helped clients comply with various laws governing tax-qualified retirement plans and executive nonqualified deferred compensation plans. Jason performs due diligence and negotiates employee benefits matters in mergers and acquisitions, and helps with plan drafting and design issues. Jason is frequently asked to determine whether multiple companies are deemed a single employer for ERISA and IRC purposes (i.e., part of controlled or affiliated service groups). He represents clients in IRS and DOL audits. Jason helps clients correct errors related to their retirement plans through the IRS' EPCRS (which includes the VCP) and DOL VFCP. Prior to joining Ferenczy, Jason worked as an ERISA attorney with a prominent regional law firm and as the senior consultant at a highly regarded third party administrator. Jason earned a B.A. in Labor Studies with a minor in Philosophy from San Francisco State University and a Juris Doctorate from the University of California, Davis School of Law.



## SPEAKERS AND FERENCZY PLAYERS (CONT.)

### Adriana M. Starr, J.D.

Adriana is Of Counsel to Ferenczy Benefits Law Center, where she works on a range of qualified retirement plans and related issues. Adriana analyzes operational and ERISA compliance plan issues, advises clients with respect to corrective procedures, prepares corrective filings for submission to the Internal Revenue Service and the Department of Labor, and assists various plan service providers with reporting and disclosure requirements in their client service agreements. Prior to joining Ferenczy Benefits Law Center, Adriana worked at a regional third-party administrator for eight years. She was involved in the many facets of third-party administration, from processing plan participant distribution requests to leading the ERISA Services Team. Her responsibilities on the ERISA Services Team included plan document drafting, coordinating recordkeeper conversions, new client onboarding and orientation, and managing plan compliance issues.

### Leah E. Dean, J.D.

Leah is an Associate Attorney with Ferenczy Benefits Law Center where she works on qualified retirement plans and related issues. Leah advises clients with respect to corrective procedures, prepares corrective filings for submission to the IRS and the DOL, and prepares service agreements for a variety of service providers. Leah earned her B.A. from Tulane University in New Orleans, Louisiana and earned her J.D. from Emory University School of Law. While at Emory, Leah was an Articles Editor for the Emory Corporate Governance and Accountability Review. She also competed as a member of the Alternative Dispute Resolution Society's Mediation Team and was recognized as a member of the Order of Emory Advocates for her contributions to the team. Leah interned with the U.S. Department of Health and Human Services' Office of the General Counsel and clerked for an administrative judge at the Equal Employment Opportunity Commission.

### Sara A. Liva, J.D.

Sara A. Liva, J.D. is an Associate Attorney with Ferenczy Benefits Law Center where she works on a range of contracts, assessments, and corrections related to qualified retirement plans. Prior to joining Ferenczy Benefits Law Center, Sara worked as an ERISA attorney and general fund counsel for Taft-Hartley benefit plans and labor union affiliated retirement plans of various types. She also worked as Lead Staff Attorney for QDRO Group where she assisted attorney clients with complex issues related to Qualified Domestic Relations Orders. Sara graduated magna cum laude from Kent State University with a Bachelor's degree in mathematics, and a minor in computer science. She went on to obtain a Master's degree in bioethics from Case Western Reserve University, where she also attended law school after being awarded the University's Law-Medicine Scholarship. She also successfully completed the Society of Actuaries P1 exam. Sara's knowledge of the health care industry and financial mathematics provide her with a uniquely comprehensive understanding of the current issues facing employee benefit funds.



## SPEAKERS AND FERENCZY PLAYERS (CONT.)

### Lindsey N. Dolbeer, QKC

Lindsey is the Marketing Director and Consulting Team Co-Director for Ferenczy Benefits Law Center where she oversees the development of new products, leads marketing strategies, and assists clients with operational corrections. Lindsey earned her bachelor's degree in business administration (Finance) from Augusta State University in 2008. Prior to joining the FBLC team, Lindsey worked for a third-party administration firm for 14 years where she began in an entry level role and worked her way to plan administration, new business, and management roles. Her responsibilities ranged from running firm-wide projects and creating marketing materials to developing and implementing procedures and workflows across multiple departments. Lindsey attained the Qualified 401(k) Administrator (QKA) designation from ASPPA in 2010 and the Qualified 401(k) Consultant (QKC) designation from ASPPA in 2023. Lindsey currently serves as the Continuing Education VP for the Pension Education Council of Atlanta. She previously served as the Membership VP for the ASPPA Benefits Council of Atlanta.



**Thank you to our incredible Sponsors!**



**This event would not have been possible without these amazing Sponsors. FBLC thanks each and every one of you!**

