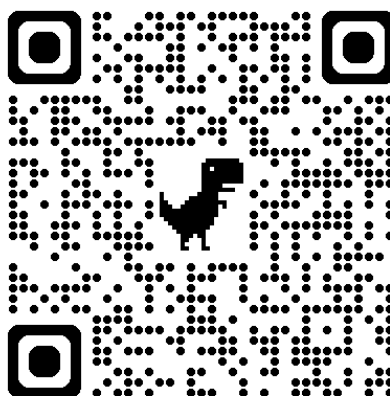


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ACCESS THE POP RESOURCE PAGE



SUBMIT QUESTIONS FOR ASK THE ORACLES SESSION

Text **18297** with your question/message to **22333** to submit your questions for the *Ask the Oracles* sessions.



CONFERENCE INFO

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

April 24 – April 25, 2025
08:00 AM – 5:30 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.



ICE CREAM SOCIAL

Date: Wednesday, April 23, 2025, at 7:00 pm – 8:00 pm

Location: Outside Pool Area

Join us for a sweet twist on networking at our Ice Cream Social! Enjoy a variety of delicious flavors while connecting with your industry peers at a relaxed and fun event-because great conversations are even better with ice cream!

COCKTAIL HOUR

Date: Thursday, April 24, 2025, at 4:30 pm – 5:30 pm

Location: Sponsor Ballroom across from Main Ballroom

Enjoy complimentary beverages while networking with other attendees and our sponsors and grab some swag while you're at it!

BARBECUE

Join us for a laid-back evening of delicious food and beverages now hosted by Alison Cohen. The event will be held at her home on Thursday 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, meet colleagues and start friendships that can last for your professional lifetime. You don't want to miss it!

Date: Thursday, April 24, 2025

Start: Meet in hotel lobby at 5:30 pm for bus boarding

End: 8:30 pm board the bus and head back to the hotel

Location: Alison's House

Transport: Charter bus transportation will be provided to and from the hotel

Attire: Casual - the atmosphere is *very* laid back. Hang up that suit jacket and throw on that hoodie!

Please bring your name badge!



AGENDA

THURSDAY, APRIL 24, 2025

CONFERENCE DAY 1

07:45 – 08:30	Badge Pickup and Continental Breakfast	
08:30 – 08:45	Conference Welcome	<i>Moderator</i>
08:45 – 10:45	Session 1 Keeping Current	<i>Ilene Ferenczy, Derrin Watson</i>
10:45 – 11:10	Break / Snack	
11:10 – 12:10	Session 2 It's Quite the Operation: Governance and Fiduciary Concern	<i>Alison Cohen, Jason Douthit</i>
12:10 – 01:10	Lunch	
01:10 – 02:05	Session 3 Workplace, Lease, and Shared, Oh My!	<i>Adriana Starr, Derrin Watson</i>
02:05 – 03:00	Session 4 What's the Diagnosis? Controlled Group vs. Affiliated Service Group	<i>Adriana Starr, Carolyn Cumbee</i>
03:00 – 03:25	Break / Snack	
03:25 – 04:25	Session 5 Ask the Oracles – Part 1	<i>Speaker Panel</i>
04:30 – 05:30	Cocktail Hour	
05:30 – 05:30	Board Bus to BBQ	<i>Meet in Lobby</i>
06:00 – 08:30	Renowned BBQ – Hosted by Alison Cohen	



AGENDA

FRIDAY, APRIL 25, 2025

CONFERENCE DAY 2

07:30 – 08:30	Continental Breakfast	
08:30 – 09:25	Session 6 Fight the Virus: Cybersecurity and You	<i>Special Guest Speaker</i>
09:25 – 10:20	Session 7 I Need a Scalpel and a PEP, Stat!	<i>Ilene Ferenczy, Adrienne Moore</i>
10:20 – 10:45	Break/Snack	
10:45 – 11:45	Session 8 Stitching Up the Wound: EPCRS, PT, and 5500 Corrections	<i>Leah Dean, Alison Cohen</i>
11:45 – 12:45	Lunch	
12:45 – 01:40	Session 9 The Doctor Is In: Handling an IRS/DOL Audit	<i>Alison Cohen, Adrienne Moore</i>
01:40 – 02:35	Session 10 Flatlining in a Plan: DB/CB Termination Issues	<i>Carolyn Cumbee, Lorraine Dorsa</i>
02:35 – 03:00	Break/Snack	
03:00 – 04:00	Session 11 Paging Dr. Ethics	<i>Alison Cohen, Ilene Ferenczy</i>
04:00 – 05:00	Session 12 Ask the Oracles – Part 2	<i>Speaker Panel</i>
05:00 – 05:10	Closing Remarks	<i>Moderator</i>



SESSION DESCRIPTIONS

Session 1 – Keeping Current

Ilene Ferenczy, 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 – It's Quite the Operation: Governance and Fiduciary Concern

Alison Cohen, Jason Douthit

The best way to help a Plan Sponsor reduce its liability is by helping them put in governance and procedures, but what exactly does that mean? Who should do it? What key policies should be the focal point? Alison and Jason will walk you through what it means to have proper governance and oversight over a plan.

Session 3 – Workplace, Lease, and Shared, Oh My!

Adriana Starr, Derrin Watson

As workplace environments shift, so do the potential relationships between employers and employees – or are they employees? Derrin and Adriana will explain the difference between workplace, leased, and shared employees, how you can identify the relationships, and what it means for the retirement plan administration.

Session 4 – What's the Diagnosis? Controlled Group vs. Affiliated Service Group

Adriana Starr, Carolyn Cumbee

Identification of certain controlled groups may be easy to spot, but getting into the creative arrangements of the modern medical entities takes a special understanding. Adriana and Carolyn will diagnose all the ways that our good doctor may have fallen ill.

Session 5 – Ask the Oracles – Part 1

Ilene Ferenczy, Adrienne Moore, Carolyn Cumbee, Jason Douthit, Leah Dean, 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.



SESSION DESCRIPTIONS (CONT.)

Session 6 – Fight the Virus: Cybersecurity and You

Special Guest Speaker

We are lucky to have a guest speaker to tell us about the current cybersecurity threats we should all know about so we can protect ourselves, our businesses, and our clients.

Session 7 – I Need a Scalpel and a PEP, Stat!

Ilene Ferenczy, Adrienne Moore

Lots of PEP questions abound: I'm a TPA and I need to know whether I should be getting involved in these things. What role can I play? What role should I play? How much liability am I taking on? Am I going to be pushed out of business by PEPs if I don't get one? How do I sell against them? What about my clients: is this a good thing for them? If so, when? These and other questions to be discussed when we make our PEP rounds ...

Session 8 – Stitching Up the Wound: EPCRS, PT, and 5500 Corrections

Leah Dean, Alison Cohen

Mistakes happen and we are grateful that we have several correction programs to help mop up the spilled milk. Leah and Alison will be helping to untangle the mess that our doctor has found himself in. Understanding the procedural steps for corrections, and the strategy to approach them, will be the focus of this active discussion.

Session 9 – The Doctor Is In: Handling an IRS/DOL Audit

Alison Cohen, Adrienne Moore

Adrienne and Alison are the resident gurus on sweet talking the IRS and DOL. It is a careful dance of sharing and holding back during an audit or investigation. And then you find out – oops – the client has bodies buried in the yard. What do you do now?

Session 10 – Flatlining in a Plan: DB/CB Termination Issues

Carolyn Cumbee, Lorraine Dorsa

Guest speaker Lorraine Dorsa and Carolyn will break down the challenges that a plan sponsor can face when terminating its DB/CB plan. More and more, we have been seeing excess assets, and the dynamic duo will discuss how to avoid this situation and what can be done when it happens.



SESSION DESCRIPTIONS (CONT.)

Session 11 – Paging Dr. Ethics

Alison Cohen, Ilene Ferenczy

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 12 – Ask the Oracles – Part 2

Ilene Ferenczy, Alison Cohen, Adrienne Moore, Carolyn Cumbee, Jason Douthit, Leah Dean, 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 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 **Friday, April 25, 2025, at 5:00pm.**

CLE (Attorneys)

Georgia, Illinois, Ohio and Oregon: The conference provides up to 12.5 CLE. New York: The conference provides up to 13 CLE.

2025 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	Governance & Fiduciary Concerns	11:10 AM - 12:10 PM	1.2	1.0	1.0
3	Workplace, Leased, and Shared, Oh My!	01:10 PM - 02:05 PM	1.1	1.0	.9
4	Controlled Group vs. Affiliated Service Group	02:05 PM - 03:00 PM	1.1	1.0	.9
5	Ask the Oracles	03:25 PM - 04:25 PM	1.2	1.0	1.0
6	Cybersecurity and You	08:30 AM - 09:25 AM	1.1	1.0	.9
7	I Need a Scalpel & a PEP stat!	09:25 AM - 10:20 AM	1.1	1.0	.9
8	EPCRS, PT, and 5500 Corrections	10:45 AM - 11:45 AM	1.2	1.0	1.0
9	Handling an IRS/DOL Audit	12:45 PM - 01:40 PM	1.1	1.0	.9
10	DB/CB Termination Issues	01:40 PM - 02:35 PM	1.1	1.0	.9
11	Ethics	03:00 PM - 04:00 PM	1.2	1.0	1.0
12	Ask the Oracles	04:00 PM - 05:00 PM	1.2	1.0	1.0
			15	13.0	12.5



SPEAKERS AND FERENCZY PLAYERS

Ilene H. Ferenczy, Esq., 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, Esq., 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, Esq., 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, Esq.

Adrienne I. Moore, J.D., is a Partner 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, Esq., 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, Esq.

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, Esq.

Adriana is an Associate Attorney 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, Esq.

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.

Hayden Herock, Esq.

Hayden Herock is an associate attorney with Ferenczy Benefits Law Center. She began working for the Firm after her first year of law of school as summer associate and continued assisting the firm as an intern throughout her remaining law school years. Hayden earned her Bachelor of Science in Political Science with a Minor in Legal Studies from Kennesaw State University and earned her J.D. from Charleston School of Law. While at Charleston School of Law, Hayden was a writer for the Maritime Law Journal and received a Cali award for Military Law. Hayden also completed over 50 hours of pro bono service while assisting the Charleston Public Defenders office in their Expungement Project and volunteering at various free wills clinics throughout the state.

Katryna Hall

Katryna Hall is a Compliance Consultant for Ferenczy Benefits Law Center in Atlanta, Georgia where she assists the Consulting Team by performing compliance and operational corrections for clients. Prior to joining the FBLC team, Katryna worked for a third-party administrator firm for 9 years. She began her career in the participant service center processing loans, distributions and payroll for clients and worked her way into new business and conversion where she coordinated new plan set ups, coordinated recordkeeping conversions, and handled all aspects of onboarding. From there she became proficient in creating and administering retirement plan documents for hundreds of clients.



Lorraine Dorsa, FCA, MAAA, MSPA, EA, CEBS

Lorraine is the founding principal of Aegis Pension Services. She has leveraged her extensive experience providing defined benefit and cash balance plan design, administration and actuarial support services to TPAs, financial institutions, advisors and plan sponsors to build Aegis into a premier actuarial partner for retirement plan professionals. She is frequent speaker at employee benefits conferences and seminars with a special interest in making defined benefit & cash balance plans accessible to those outside the actuarial profession. Lorraine is an Enrolled Actuary and Certified Employee Benefits Specialist, a Fellow of the Conference of Consulting Actuaries and Member of the American Academy of Actuaries and the American Society of Pension Professionals and Actuaries. She is a long time member of the Rotary Club of Ponte Vedra Beach Florida. A native of New York City, Lorraine did not get her driver's license until she was 21 and then only because she needed it as ID to cash a check. In contrast, she recently raced at 178 mph on the space shuttle runway at Cape Canaveral in a Bentley Continental SuperSports.



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!

