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BENEFITS SUMMIT

THURSDAY, SEPTEMBER 12, 2019

Charles Schwab Campus

9899 Schwab Way, Suite 100, Lone Tree, Colorado 80124

Presented by the Denver Chapter of the Western Pension & Benefits Council

Register online at www.wpbcdenver.org

Continuing Education Credits

Continuing education credit is available for Colorado life and health insurance professionals, certified public accountants, attorneys, human resource professionals and certified financial planners.

SCHEDULE

7:15 a.m.	**Registration and Breakfast**
8:00 a.m.	**Welcome and Opening Remarks**
8:15 a.m.	**Washington Update** **David Kaleda**, Principal, Groom Law Group, Washington D.C. This presentation will cover the latest happenings on the Hill and at the Department of Labor, Internal Revenue Service, and other agencies.
9:45 a.m.	**Break**
10:00 a.m.	**Breakout Sessions** **Retirement Plan Corrections – EPCRS Updates** *Sponsored by Morningstar, Inc.* **Karen Smith**, President and Shareholder, Nova 401(k) Associates, Houston, Texas Revenue Procedure 2019-19 updated the IRS Employee Plans Compliance Resolution System (EPCRS), including an expansion of when errors can be corrected through self-correction. This presentation will discuss the additional self-correction options and other changes to EPCRS. **2019 Cybersecurity Update for Employee Benefits** *Sponsored by Lincoln Financial Group* **Gabe Cisneros**, Cybersecurity Senior Manager, Plante Moran, Denver, Colorado This presentation will discuss recent cybersecurity trends, including insight into the most common risks for those in the employee benefits field. The presentation will also review the responsibilities of those in the industry – from administrators to brokers – and consider the most effective approaches to managing cybersecurity risk.
10:50 a.m.	**Break**
11:00 a.m.	**Breakout Sessions** **Stock and Your 401(k) Plan – What Should You Know?** **Stacie Sands**, Workplace Financial Solutions, Charles Schwab, Denver, Colorado **Melissa Howell**, Stock Plan Services, Charles Schwab, Denver, Colorado **Tom Chichester**, Plan Sponsor Services, Charles Schwab, Denver, Colorado A panel discussion with retirement and equity compensation industry professionals regarding the administrative and fiduciary considerations of holding employer stock in a 401(k) plan. This presentation will also include a discussion on considerations of going IPO and equity plan administration as a public company. **Innovations to Support Employee Financial Wellness** *Sponsored by T. Rowe Price* **Joseph S. Adams**, Partner, Winston & Strawn LLP, Chicago, Illinois **Melissa Gopnik**, Senior Vice President, CommonWealth, Boston, Massachusetts A panel discussion, providing simple and impactful tips for building employee financial wellness. The presenters will cover approaches for improving emergency and health savings and provide strategies for combatting the growing student loan debt crisis, including a discussion on the IRS's recent guidance regarding 401(k) benefits for student loan repayment.
11:50 a.m.	**Break**

SCHEDULE *continued . . .*

12:00 p.m.	**Luncheon Presentation** *Sponsored by Franklin Templeton*

Top Tips to Network Your Way to Career Success
Aimee Cohen, Executive Career Coach, Woman UP!, Denver, Colorado

No one achieves any level of success alone. You need a powerful team and tribe of allies, advocates, cheerleaders, champions, connectors, mentors, sponsors, coaches and more. Success truly takes a village and those critical soft skills account for 85% of your overall career success. Learn how to skyrocket your soft skills and put your network on steroids internally, externally and online to catapult your career to the next level.

1:30 p.m. **Break**

1:40 p.m. **Breakout Sessions**

Employee Benefits in Mergers and Acquisitions
Steven H. Witmer, Partner, Ivins, Phillips & Barker, Los Angeles, California

This presentation will address common employee benefits issues in mergers and acquisitions, touching on everything from due diligence/liabilities, to negotiating the terms and conditions of the stock/asset purchase agreement, to post-close transition matters.

Fallout from the Tax Bill
Kevin Donovan, Consulting Actuary, Pinnacle Plan Design, LLC, Tucson, Arizona

This presentation will provide some much-needed clarity on the Tax Cuts and Jobs Act of 2017's newly-imposed 20% deduction for pass-through entities. It will highlight retirement plan strategies that aim to maintain and even increase the current power of pension contributions.

2:30 p.m. **Break**

2:40 p.m. **Closing Comments**

2:50 p.m. **Ethics Presentation**

The Future of Fiduciary is Not Fiduciary
Don Trone, Chief Executive Officer, 3ethos, Stonington, Connecticut

This presentation will address the complex regulatory rules and disclosures affecting fiduciaries and the growing significance of behavioral governance. Behavioral governance is a new body of research that's being used to accelerate the development of key decision-makers who are serving in critical leadership roles. The future of fiduciary is not fiduciary… it's behavioral governance!

4:00 p.m. **Networking Reception**