

**The Eleventh Hour: Achieving § 403(b) Compliance  
by the Year-End Deadline**

*Sponsored by Bethpage Federal Credit Union*

With December 31 looming, § 403(b) plan sponsors must work feverishly to meet the year-end compliance deadline. For many of these sponsors, significant questions remain: how do I know if my plan is truly a non-ERISA plan? Should I remain a non-ERISA plan or voluntarily adopt an ERISA plan instead? Which vendors can I ignore and how do I coordinate those that I can't? How do I get my document signed if my board doesn't meet again this year? Will my plan need an audit? Is my plan in operational compliance with the IRS and DOL requirements? HELP!

This program will address all of these issues and more.

Eric Paley, Partner, Nixon Peabody will address:

- Legal Issues Surrounding Compliance With § 403(b) Regulations
- Practical Solutions to Common Problems Faced by Plan Sponsors

Tim Desmond, Partner & Louis F. LiBrandi,  
Principal O'Connor Davies Munns & Dobbins, LLP



**Date**

Thursday, December 10, 2009

**Time**

8:00 a.m. *Registration*

8:30–10:30 a.m. *Breakfast &  
Seminar*

**Location**

Carlyle on the Green  
Bethpage State Park  
99 Quaker Meeting House Rd.  
Farmingdale, NY 11735

**Attire**

Business

**RSVP**

Respond by e-mailing  
[www.notforprofitseminar@bethpagefcu.com](mailto:www.notforprofitseminar@bethpagefcu.com) on or before  
Friday, December 4.

will address:

- Preparing for initial Audit of § 403(b) Plan
- New Changes in Form 5500 Reporting
- Electronic Filing For 2009 Plan Year
- Form 5500 filings for 403(b) Plans
- New Form 5500-SF, 8955-SSA

Alan Pfeffer, Director of Consulting Services, Geller Group, LLC will address:

- § 401(k) vs § 403(b)
- ERISA vs Non-ERISA § 403(b)
- § 403(b) vs. § 403(b)(7)- Annuity Contracts vs Mutual Funds
- Multiple Vendors vs. One “Super” Vendor Plus Legacy Contracts
- DOL Regulations And Impact On § 403(b)

**About Bethpage Federal Credit Union:** A credit union with 152,000 members and more than \$3.6 billion in assets, Bethpage maintains branches in Bay Shore, Bethpage, Central Islip, Commack, Elmont, Farmingdale, Freeport, Glen Cove, Hempstead, Huntington, Levittown, Lynbrook, Massapequa, Melville, Mineola, North Babylon, Port Jefferson, Riverhead, and Smithtown with over 200 surcharge ATMs in King Kullen, 7-Eleven, Walgreens, and Costco locations throughout Long Island. Phone: 1-800-628-7070 or visit: [www.bethpagefcu.com](http://www.bethpagefcu.com)