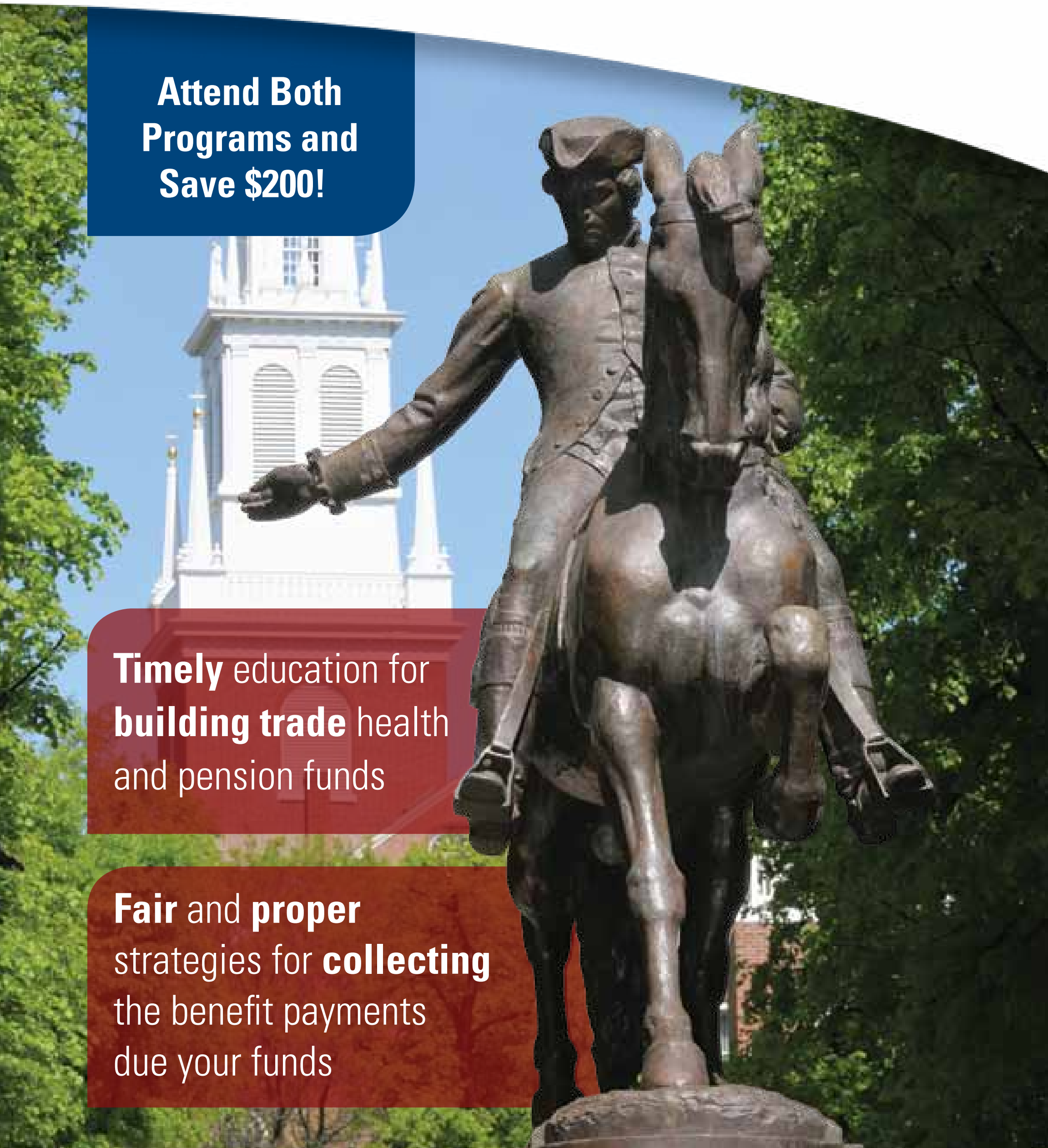
Construction Industry Benefits Conference

September 16-17, 2013
The Westin Copley Place | Boston, Massachusetts

Collection Procedures Institute

September 18-19, 2013
The Westin Copley Place | Boston, Massachusetts



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Construction Industry Benefits Conference

September 16-17, 2013 (pages 3-7)

Collection Procedures Institute

September 18-19, 2013 (pages 8-12)

As trustees, administrators and professionals who serve multiemployer benefit plans, you know the complexities of delivering benefits in today's environment. The construction industry has unique challenges as the economy continues its recovery. Collections continue to be complex and critical. Join your peers this fall to develop effective strategies for saving your plans money, operating more efficiently and keeping abreast of the latest legal and regulatory issues.

The Construction Industry Benefits Conference and the Collection Procedures Institute run consecutively, making it convenient to attend both programs. Attend both programs and save $200 when you use discount code **MTGDCC.**

The Westin Copley Place

The Westin Copley Place is located in the heart of Boston's trendy Back Bay district overlooking scenic Back Bay and the Charles River—only a stroll away from shopping at the Copley Mall, Prudential Building and Newbury Street.

The most European of American cities, historic Boston offers many opportunities for exploration from the Freedom Trail to Faneuil Hall.

Room rate: $259 single/double
Hotel registration deadline: August 12, 2013

Travel

Most major airlines fly into Boston Logan (BOS) International Airport. Plan your trip at Boston Visitor Guide at www.bostonusa.com.

About Boston

Our host city of Boston, Massachusetts, has been named by *USA Today* as one of the top ten great places to take in scenery. With rooftop establishments featuring 100-mile views on clear nights, it's easy to see why Boston is more than just "Beantown." While in Boston, you'll discover neighborhoods with distinct character, skyscrapers nestled next to historic hotels, and modern marketplaces lining antique cobblestone streets.

Construction Industry Benefits Conference

September 16-17, 2013
The Westin Copley Place | Boston, Massachusetts

The Construction Industry Benefits Conference offers a unique opportunity to gather with those who face similar challenges in your industry. This conference is designed to provide a forum for examining the latest trends, sharing experiences and solutions, reviewing legislative and regulatory changes, and considering the most effective strategies for delivering benefits to participants in the construction industry. This conference brings together trustees, administrators and professionals to tackle the administrative and strategic benefits issues of today and tomorrow. Register now to join this valuable and timely conference!

Who Should Attend the Construction Industry Benefits Conference?

- New and experienced trustees who serve on building trade health and pension funds
- Fund office administrative staff and key personnel
- Professionals serving the construction industry including attorneys, accountants, consultants and service providers
- Apprenticeship training fund trustees and coordinators

Benefits of Attending

- Learn from your peers who face similar challenges what has and has not worked.
- Discover the latest trends of what is happening in your industry.
- Hear from experts what best practices are being implemented.
- Understand how the latest regulatory changes and legislative initiatives impact your operation.

Register today at
www.ifebp.org/construction

"I would recommend this program because it reinforced that our committee's legal and financial professionals are on the right path."

Charles Graf
NECA Local 145 IBEW Pension Fund

Construction Industry Benefits Conference

September 16-17, 2013

SUNDAY, SEPTEMBER 15, 2013

3:00-5:00 p.m.

Registration

MONDAY, SEPTEMBER 16, 2013

7:00-8:00 a.m.

Registration and Continental Breakfast

8:00-9:15 a.m.

Opening Session—Economic Update

Success in the construction industry is directly related to economic conditions. This session sets the stage for the conference providing an update on current conditions and prospects for the future, including

- Public and private spending
- How economic conditions are impacting the workforce
- Access to financing
- Political impact
- Impact of technology
- Construction industry economic forecast.

9:30-10:45 a.m. Concurrent Sessions

Will Taft-Hartley Plans Survive the Affordable Care Act?

There is great concern about the impact that the Affordable Care Act will have on multiemployer plans. This session will share the challenges and concerns looming, including

- How do self-insured plans fit into ACA?
- Incentives and penalties to signatory employers vs. nonsignatory employers
- Competitive advantage
- Decisions trustees need to make to survive.

Investment Policy and the New World of Investments

Funding assumptions and new asset classes in recent years have changed the investment world but not your fiduciary responsibility. This session will cover

- Trustee liability
- What should your investment policy look like?
- Assumptions
- Valuation
- The future of fixed income
- Diversification
- Tax considerations.

MONDAY, SEPTEMBER 16, 2013 (CONT.)

11:00 a.m.-12:15 p.m. Concurrent Sessions

ACA Update

Implementing ACA has proven to be very complex. This session will bring you up to speed on the status of implementation so you can benchmark where you are and what you need to do. Topics include

- Dates and time lines
- Recent and expected regulations
- The future of HRAs
- Essential health benefits
- Status of the exchanges.

PPA 2013 Edition

With the sunset of the Pension Protection Act looming, there is much concern about what provisions may be extended or modified. This session will provide an overview of where we are and consider what lies ahead, including

- Retirement issues in the construction industry
- Benefits and drawbacks to altering your plans
- Generational expectations and intergenerational issues in the current system
- Legislative proposals
- Options you have.

12:15-1:45 p.m.

Lunch Break (On Your Own)

1:45-3:00 p.m. Concurrent Sessions

Fiduciary Responsibility and Prohibited Transactions in the Construction Industry

This back-to-basics session will update and refresh you on

- What are your duties as a trustee?
- What do you need to know?
- What is a prohibited transaction?

Apprenticeship and Training Programs—Part I: Current Issues

In recent years, the Department of Labor has increased its focus on apprenticeship and training programs. This session, the first of two, will focus on the current issues that apprenticeship programs face, including

- Regulatory and compliance update
- Impact of Supreme Court decision on EEOC
- Changing 29 C.F.R. Part 30
- Numerical goals and timetable for retirees
- Standards and interim credentials.

MONDAY, SEPTEMBER 16, 2013 (CONT.)

3:15-4:30 p.m. Concurrent Sessions

Apprenticeship and Training Programs—Part II: Lessons Learned From DOL Audits

This session is a followup to the session on current issues. Focusing on best practices, the session will cover

- Lessons learned from DOL audits
- Your fiduciary obligations and what can be delegated to a training coordinator
- Best practices and policies you should have
- Trustee and employee expenses
- Rules on graduations, holiday parties, bonuses and conferences
- Other DOL hot buttons.

Communicating With Participants

As the delivery of benefits has become more complex, it has become increasingly challenging to communicate with participants. This is especially true in the construction industry where all your participants are not typically in one common location. This session will help you improve your communications as you consider

- Legal and regulatory compliance
- Plan rules
- Health care and retirement messages
- Electronic options and leveraging social media.

TUESDAY, SEPTEMBER 17, 2013

7:00-8:00 a.m.

Continental Breakfast

8:00-9:15 a.m.

Withdrawal Liability

Withdrawal liability is the "elephant in the room" and a concern for all contributing employers, especially in the construction industry. This session will help you understand both the issues and process involved with withdrawal liability, including

- Procedure for determining withdrawal
- Common ownership rule
- Issues with project labor agreements
- Calculation, assessment and collections
- Trustees' affirmative action to collect
- FASB compliance requirements.

9:30-10:45 a.m.

Unique Construction Cases—You Be the Judge

Always a favorite, this session will present key legal construction cases. You be the judge and render a verdict as you learn how to avoid similar problems and how these cases impact the way you run your plans and conduct your business.

TUESDAY, SEPTEMBER 17, 2013 (CONT.)

11:00 a.m.-12:15 p.m. Concurrent Sessions

Latest on DB/DC/Hybrid Plans

Economic conditions in recent years have forced plan sponsors to consider alternatives to traditional pension plans. This session will provide an overview of what options are available in the range of DB/DC and hybrid plans, including

- Viability of traditional DB plans
- Alternative plan types
- Legacy costs
- Conversion issues
- Impact on plan participants.

Understanding Plan Mergers, Terminations and the Role of PBGC

Given the trend of consolidations that have occurred with plans in recent years, this session will look at your trustee responsibilities as they relate to

- Issues with mergers and terminations
- Operational and process issues
- Costs and expenses
- Challenges with marrying plan designs
- Understanding the role of PBGC.

12:15-1:45 p.m.

Lunch (On Your Own)

1:45-3:00 p.m.

Recruitment and Retention of Trustees

It is often said that for trustees, the challenges are many and the rewards are few. Why would anyone want to be a trustee in today's environment? Retaining your best trustees and recruiting the next generation of trustees will not be easy. This panel will examine demographics and generational issues as they discuss

- Messages that matter to the younger generations
- Best practices in recruitment and retention
- Professional trustees.

3:15-4:30 p.m.

Survival Roundtables

What steps have your plans taken to ensure their survival and competitiveness? Whether you sit on a health and welfare, apprenticeship and training or pension fund, you need to focus on gaining a competitive advantage in today's environment. These roundtable discussions will help you identify the issues and develop a plan to survive and thrive in the future.

4:30-5:30 p.m.

Reception

Join us for light refreshments. Meet and mingle with friends and colleagues as you informally discuss issues of common concern.

Collection Procedures Institute

September 18-19, 2013

The Westin Copley Place | Boston, Massachusetts

The Collection Procedures Institute is designed to provide the practical information you need to fulfill your fiduciary obligation to collect the benefit payments due your funds. Collections are a critical and complex component of your fund's financial health. In today's economic, legal and regulatory environment, you cannot afford to ignore your collections program. With expert professionals and practitioners sharing trends, legal and legislative updates, and best practices, you will obtain critical information that will help you benchmark your own policies and procedures. Networking with peers who face similar challenges will reinforce your learning experience. Register now to attend this valuable and timely institute.

Who Should Attend the Collection Procedures Institute?

- Trustees of multiemployer plans from both small and large funds in all industries
- Payroll auditors and collection coordinators
- Administrators
- Certified public accountants
- Attorneys
- Administrative staff in the fund offices and third-party offices

Key Takeaways

- Takeaway items for action
- Sample documents, checklists and other prototypes
- Networking and interactive sessions allow you to learn from your peers.
- Learn from experts what best practices are being implemented.
- Hear how recent key legal decisions impact your plans.

Register today at
www.ifebp.org/collections

"*The program has all different kinds of topics relating to trust fund administration that are helpful and give new perspective.*"

Norly Doi
Hawaii Benefit Administrators Inc.

TUESDAY, SEPTEMBER 17, 2013

3:00-5:00 p.m.
Registration Open

4:30-5:30 p.m.
Reception

Join us for light refreshments. Meet and mingle with friends and colleagues as you informally discuss issues of common concern.

WEDNESDAY, SEPTEMBER 18, 2013

7:00-8:00 a.m.
Registration and Continental Breakfast

8:00-9:15 a.m.
Collection Nightmares

There are many players involved in collections and the process can be complex. Avoid problems with your collections by learning from the mistakes of others. This session will cover

- CBA interpretation
- Relationships
- Side agreements
- Conflicts.

9:30-10:45 a.m.
Understanding the Collection Process

This session will cover the collection process, including

- Collective bargaining agreements
- Delinquency process
- Contracts
- Audits
- Legal
- Settlements
- Conclusions.

11:00 a.m.-12:15 p.m. Concurrent Sessions
Conducting an Efficient Payroll Audit—Best Practices and Who Does What

There are many players who contribute to an efficient payroll audit. This session will look at the players, the process and policies you should have in place, including

- Payroll auditor, union officials, fund office staff
- What your audit program and audit report should contain
- Information you need
- Sample documents and checklists
- Questions you should ask your auditor
- For cause vs. random
- Introduction to delinquency committees.

WEDNESDAY, SEPTEMBER 18, 2013 (CONT.)

11:00 a.m.-12:15 p.m. Concurrent Sessions (cont.)

Collection Issues for Health and Welfare Plans

This session will expand your thinking on the sources of your health and welfare plan assets as you consider

- Subrogation
- Coordination of benefits
- Class action suits
- Current cases and required plan changes
- Spousal and dependent coverage
- What you should be discussing with your plan professionals.

12:15-1:45 p.m.

Lunch (On Your Own)

1:45-3:00 p.m. Concurrent Sessions

Delinquency Committees

Having a delinquency committee can help you avoid many challenges. This session will cover

- Knowing your team
- Working with your professional
- Frequency and documentation of meetings
- Communications
- Success stories.

Unique Payroll Auditing Situations

This session will help you deal with unique situations that arise in payroll auditing, including

- Handling disputes
- Desk audit vs. field audit
- Common issues in working with CBAs
- Beyond the payroll records.

3:15-4:30 p.m.

Fraud in Collections

Fraud is costly, inconvenient and frustrating. This session will help you identify common areas where fraud can be perpetrated in your collections. Topics include

- Schemes to avoid liability for contributions
- Types of fraud
- Classification issues
- Double books
- Double breasting vs. alter ego
- Eligibility issues.

THURSDAY, SEPTEMBER 19, 2013

7:00-8:00 a.m.

Continental Breakfast

8:00-9:15 a.m. Concurrent Sessions

Collection Issues in Withdrawal Liability

Withdrawal liability has been a concern of contributing employers for some time. Dealing with collections in a withdrawal liability situation can be cumbersome and complex. This session will cover

- Process and procedure—How do you collect that for which a contributing employer is liable?
- Arbitration
- Notice requirements
- Accounting for withdrawal liability
- Quantifying collectible portion
- Settlements.

Traveling Contractor Clauses and Separation Agreements

Complex on the contribution side and even more so as it relates to collections, this session will help you understand how traveling contractor clauses and separation agreements require special attention, including

- Cost issues
- Process
- Who goes after the money?
- How they work
- Rights.

9:30-10:45 a.m. Concurrent Sessions

Bankruptcy

Dealing with collections in bankruptcy requires an understanding of the process and options available. This session will help you understand the bankruptcy process and will cover

- Preserving the fund's rights
- Importance of automatic stay
- Procedures to protect fund/plan's interests
- Impact on collections.

Beyond the Signatory Employer

In collections, many unique situations exist where it's difficult to identify contributing employers. This session will help you identify difficult situations relating to contributing employers that make collections complex, including

- Alter ego
- Piercing the corporate veil
- Individual/personal liability
- Relative-owned company
- Controlled groups
- Successor liability.

Collection Procedures Institute

September 18-19, 2013

THURSDAY, SEPTEMBER 19, 2013 (CONT.)

11:00 a.m.-12:15 p.m.

Ask the Experts

Expert panels will gather for trustees and administrators, attorneys and payroll audit professionals to review key concepts from throughout the conference and provide an open forum to address your issues in greater detail.

12:15-1:45 p.m.

Lunch (On Your Own)

1:45-3:00 p.m.

Unique Collection Cases—You Be the Judge

Always a favorite, this session will present key legal collection cases. You be the judge and render a verdict as you learn how to avoid similar problems and how these cases impact the way you run your plans and conduct your business.

3:15-4:30 p.m.

Final Resolution and Getting Your Money

At the end of the day, you need to get the money. This session will focus on the process and outcomes to achieve that end, including

- Settlements
- Pre-judgment
- Post-judgment
- Bond claims
- Promissory notes
- Personal guarantees
- Collateral and security
- Liquidated damages and interest.

If you cannot make it to the Construction and/or Collections programs, attend the…

Benefit Plan Professionals Institute for Accountants

September 16-18, 2013
The Westin Copley Place | Boston, Massachusetts

Be sure to share with your accountant that the Benefit Plan Professionals Institute for Accountants runs concurrent to the Construction Industry Benefits Conference and the Collection Procedures Institute. **This is a great opportunity for a team learning experience—with conferences for trustees, administrators and plan professionals.** Those attending the Benefit Plan Professionals Institute for Accountants can attend Wednesday afternoon and Thursday of the Collection Procedures Institute for an additional $395.

For more information, visit www.ifebp.org/professionals

Key Takeaways

- Get the most up-to-date information on plan disclosure requirements.
- Understand the current issues that impact multiemployer pension and health and welfare plan audits.
- Network with your peers who face similar challenges and brainstorm workable solutions.
- Opportunity to earn meaningful continuing professional education (CPE) credits

I would recommend this program for the educational content that is industry-specific as well as the networking with great professionals.

Dave Schutta
Minnesota Cement Masons H&W Fund

CONTINUING EDUCATION CREDIT

Programs sponsored by the International Foundation of Employee Benefit Plans are consistently accepted for credit by agencies governing continuing education for license renewal and professional recertification. Please note that preapproval by the governing agency is sometimes necessary. It is important therefore to register at least 45 days prior to the program taking place.

Earn NASBA CPE credit by attending the Collection Procedures Institute; contact the continuing education department for a list of NASBA topic and credit recommendations.

Note: Requests made for continuing education credit do not guarantee administration of credit.

For further information on continuing education credit, please call (262) 786-6710, option 2, or e-mail continuinged@ifebp.org.

Educational sessions at this program may qualify for CEBS Continuing Professional Education (CPE) credit. Visit www.cebscpe.org for additional information.

POLICIES

- See our policies regarding your registration/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.
- Cancellation/transfer requests must be in writing and are subject to a fee of $50 per meeting day for cancellations and $50 for transfers.
- Cancellation fee is 50% of registration fee for registrations cancelled within 30 days of meeting.
- Cancellations received on or after the opening day of a program are subject to forfeiture of all registration fees.
- For more information regarding administrative policies such as complaint and refund, please contact Registrations at (262) 786-6710, option 2, or edreg@ifebp.org.

SPONSORSHIP INFORMATION

Plan now to participate as a supporting sponsor at these targeted and highly regarded conferences. Various levels of support suitable for all budgets are available, allowing you to visibly reach 350 trustees of health and pension funds, administrative staff and professionals serving fund offices.

For more information on the complete sponsor program, please contact Ronaelle Carlson at (262) 373-7748 or ronaellec@ifebp.org or Pamela Wu, CEBS at (262) 373-7752 or pamw@ifebp.org.

RELATED READING

Payroll Audit/Collections Combo

Payroll Auditing: A Guide for Multiemployer Plans is a step-by-step guide that includes a collection of letters, checklists and other forms that can be adapted for individual situations. *Collecting Employer Contributions: The ERISA Litigation Guide* is essential reading for multiemployer funds pursuing payroll information and delinquent contributions.

- Item #6436K.
  $67 (I.F. Members $40) (price includes shipping and handling)
  To order, see the registration form or visit www.ifebp.org/books.asp?6436K.

FOLLOW THE INTERNATIONAL FOUNDATION ONLINE AND JOIN IN ON THE DISCUSSION

REGISTRATION/2013

Construction Industry Benefits Conference/ Collection Procedures Institute

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See policies regarding registration/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.

NOT A MEMBER? JOIN NOW AND SAVE!

☐ Individual $295* ☐ Organizational $780* Join now and pay the lower member rate.
*Membership dues are reduced quarterly. Visit www.ifebp.org/join for current rates.

REGISTRATION INFORMATION

Organization representing ______
Organization # ______
Special assistance? ☐ Yes ☐ No
Badge name ______ Badge title ______
Special dietary requirements—specify ______
Form completed by ______ Phone ______

☐ **Attend Both Programs for One Low Price** — **Discount Code MtgDCC**

September 16-19, 2013 | Boston, Massachusetts	**Until August 7**	**After August 7**
Member fee	$1,590	$1,990
Nonmember fee	$1,890	$2,290

☐ **Construction Industry Benefits Conference** **(10-1310)**

September 16-17, 2013 | Boston, Massachusetts	**Until August 7**	**After August 7**
Member fee	$ 895	$1,095
Nonmember fee	$1,045	$1,245

Fee includes reception, course materials and continental breakfast.

☐ **Collection Procedures Institute** **(10-1316)**

September 18-19, 2013 | Boston, Massachusetts	**Until August 7**	**After August 7**
Member fee	$ 895	$1,095
Nonmember fee	$1,045	$1,245

Fee includes reception, course materials and continental breakfast.

2013 CANCEL POLICY: Early cancel fee is $50/meeting day. Within 30 days of meeting, cancel fee is **50%** of registration fee.

HOTEL

Reservation Deadline: August 12, 2013 • Include $350 hotel deposit
The Westin Copley Place—$259 single/double
# of Adults ______ # of Children ______ ☐ King bed ☐ Two beds
Arrival date ______ Departure date ______
Special requests—describe ______

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RELATED READING

☐ **Payroll/Collections Combo** Item #6436K $67 (I.F. Members $40)
Payroll Auditing: A Guide for Multiemployer Plans and Collecting Employer Contributions: The ERISA Litigation Guide
(Price includes shipping and handling.) Additional information at www.ifebp.org/bookstore.

CONTINUING EDUCATION CREDIT

$25 continuing education service charge due at time of registration (if applicable). The International Foundation will apply for CE credit based on requests. You must indicate the profession(s) for which credit is requested.

☐ **Actuary** ☐ **Attorney** ☐ **CFA** ☐ **CFP** ☐ **CIMA** ☐ **CPA** ☐ **Insurance producer***
☐ **PHR/SPHR/GPHR** ☐ **Other, specify** ______
Licensed in the state(s) of ______ License# ______

*Preapproval of programs/seminars is required in ALL insurance states. This process can take up to 90 days. Late requests could preclude insurance producers from earning credit.
***NOTE: Requests made for CE credit on this form do not guarantee administration of credit.**

PAYMENT INFORMATION

Full payment in U.S. funds must accompany order.
Make check payable to International Foundation.
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Credit card # ______
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REGISTRATION/ORDER SUMMARY

Membership fee $ ______
Registration fee $ ______
Hotel deposit ($350) $ ______
Book $ ______
Continuing education fee ($25) $ ______
Total (U.S. funds) $ ______

Register online at www.ifebp.org

Mail the registration form with check or credit card number to:
International Foundation–Conference,
P.O. Box 689954, Chicago, IL 60695-9954

Fax your registration with credit card number:
(262) 364-1818

For information, e-mail edreg@ifebp.org, or phone toll-free
(888) 334-3327, option 2, or (262) 786-6710, option 2.

PDF-413

Session Highlights Include

Construction Industry Benefits Conference

- Will Taft-Hartley Plans Survive the Affordable Care Act?
- Apprenticeship and Training Programs
- Withdrawal Liability

Collection Procedures Institute

- Collection Nightmares
- Understanding the Collection Process
- Conducting an Efficient Payroll Audit—Best Practices and Who Does What

Register Now!

The early registration deadline for both programs is August 7.

Visit www.ifebp.org/construction or www.ifebp.org/collections to register, or call (888) 334-3327, option 2, for more information.

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