

2025 DIRECTORY OF EDUCATIONAL SERVICES

COURSE	Nov	Day	Day	FEE	TIME
Defined Contribution	10-11	Monday-Tuesday	Monday-Tuesday	\$900	8:30-4:30 (CST)
Documents & Pension Reporter	12	Wednesday	Thursday	\$600	8:30-4:30 (CST)
Defined Benefit & Cash Balance	13	Thursday	Wednesday	\$650	8:30-4:30 (CST)

* Save on multiple courses for the same person: **10% off** for two courses or **20% off** for three courses

Company Name

(____)_____
Contact Phone

CalcAir Acct. No.

Contact Name

Contact Email

I/We would like to attend the following course(s) for the month of **Nov** ☐

Print Attendee name(s) below:	DC \$900	DB & CB \$650	Docs & PR \$600	
_____	☐	☐	☐	\$_____
_____	☐	☐	☐	\$_____
_____	☐	☐	☐	\$_____
_____	☐	☐	☐	\$_____

Subtract discount for each person that is signed up for multiple courses \$_____

TOTAL \$_____

Dietary Restrictions* ☐

Return the Registration Form to:

CalcAir Employee Benefit Systems Inc. via email or fax

E-mail: support@calcairebs.com | Fax: (630) 325-2660

Payment is required with registration and cannot be charged to your account.

Payment made via the following link:

<https://calcairemployeebenefitsystems.mypaysimple.com/s/payment-on-account-3>

Click on the above link or copy & paste the link into a browser. You will be directed to enter the *Total Fee* in the first field.

Enter your 4 digit CalcAir company acct # in the second field.

Enter the **"Training"** in the Message box

COURSE CONFIRMATION

Do not make flight or hotel reservations until you receive confirmation. Registration Forms received less than 2 weeks prior to training are subject to class availability.

Nearby Hotels are directly across from the venue and CalcAir has a negotiated a reduced rate.

Continental Breakfast and Lunch are provided with the class. *Check the box for any dietary restrictions; you will be contacted during class confirmation.

CANCELLATION POLICY

Refunds will not be issued for cancelled courses.

However, any credit from a cancelled course may be:

- Transferred to another attendee, or
- Applied toward a future training course.

Please note: **Credits cannot be used to reduce your system invoice.**

TRAINING TIPS

- **Familiarity Required:** You should have basic experience with the system and a solid understanding of the employee benefits it supports.
- **Timing Matters:** Don't attend training too early. Make sure the system is installed and you've used it for at least 2 weeks. This helps you identify what you need to learn and makes the course more productive.
- **Post-Training Practice:** Plan to work on a test plan immediately after training to reinforce what you've learned. Build comfort with the software before handling complex plans.
- **Full Attendance:** Please arrange travel so you can attend the entire course without interruption.

CONTINUING EDUCATION CREDITS

Continuing Education certificates are available to all attendees of live classes.

These certificates may be submitted for professional designation credit, following the rules of each organization. Training classes are not pre-approved for continuing education.

CALCAIR'S WEBSITE AND E-MAIL

Visit <http://www.calcairebs.com> and email us at info@calcairebs.com to:

- Exchange emails
- Download program updates
- Access system news and updates
- Join the discussion forums to share ideas and insights with the employee benefits community

EDUCATIONAL CLASSES

Defined Contribution (DC): A to Z *Nov 10-11*

This *two day* course will cover the system selections and coding advanced options for Defined Contribution plans. This course will introduce you to creating the plan, running the valuation, reports, and an overview into the magic of import and export. Emphasis will be on 401(k) plans. Working knowledge from using the system is required for this course.

- System Navigation
- Creating New Plans
- Creating and using Default Plans
- Discussion of system screens (Plans, Sources, Employees, Investments and Transactions)
- Employees including Edit Grid
- Employee Eligibility, including Otherwise Excludable
- Employee Compensation for Allocation, Testing and other purposes
- Imports/Exports including Census
- Transactions, including shares
- Receivable Elections options
- Non-Discrimination Testing selections, options, and reports
- Reports – options, setting up, and groups
- Safe Harbor Plan Allocations and Coding
- Cross Tested Allocations/Testing/Maximizing formula
- Coverage Testing and Discrimination Testing Reports
- ADP/ACP Tests
- Imports for Investment Companies
- Updating including periodic valuations
- Military Spouse coding and effects on plan
- Qualified Student Loan Payments
- Roth Employer, Match, Safe Harbor Sources
- Long Term Part Time Employees
- Plan Comparison
- DC/DC combined plan testing using Master Plan
- Multi-Plan Operations
- Database Utilities

Defined Benefit & Cash Balance (DB/CB) *Nov 13*

This is an intensive *one day* course that covers all options in the system. Some previous defined benefit experience is required. Actuarial concepts and system coding for desired valuation results will be discussed. Working knowledge from using the system is required for this course.

- Plan Level specifications for DB/CB plans including Provisions, Assumptions, Death Benefits, and ASOP's
- Coding benefit formulas and accrual methods for traditional DB plans
- Cash Balance Plans (Pay Credits, Interest Credits, and Assumptions)
- Coding allocation formulas for CB plans including class-based formulas
- Reviewing the valuation results at the Employee Level (Late retirees, distributions grid and offsets)
- Valuation results at the Plan Level (Contributions, AFTAP's, shortfall amortization bases, and maintaining the PFB)
- PBGC covered plans (Flat-rate and Variable-rate Premiums and the Annual Funding Notice)
- BOY vs. EOY valuation dates coding & testing differences
- Sole proprietors and partnerships
- Plan amendments (including two-year restrictions in the 404-cushion amount for HCE's)
- Reports (Proposal, Valuation, Setup, Groups)
- Funding Election Forms and Funding Relief options
- Common errors and omissions
- Updating to next plan year and how mini-updates are beneficial
- Combo DB/DC proposals and compliance testing using Master Plans
- Reviewing the testing assumptions and methods
- Reviewing testing results and Combined Reports
- Transfer of Schedule SB to 5500s and related attachments
- Distribution calculations including RMD's
- System Utilities (Rate of Return Calculator and Actuarial Factors)

Pension Reporter (PR) Nov 12

This is an intensive *half-day* course that will cover several of the most frequently used forms, filing processes and features. Covering basic and novice topics from system & form set-up to electronic filing via EFAST & FIRE. As well as unique system features for efficiency. Some exposure from using the system is required for this course. *This course will be presented in the afternoon and Retirement Documents will be in the morning.*

- 5500 & 5558 Setup
- 5558 Electronic Filing
- Administrative Update
- Form 4419 & TCC set-up for 1099R & 8955-SSA
- 1099R/8955-SSA preparation, print & file with FIRE system overview
- Multi-Plan Operations

Retirement Documents (RD) Nov 12

This is a *half-day* course taught by CalcAir's document attorney and covers the Secure Amendment that is required of all plans. Course will address the various provisions of the Secure Amendment as well as the mechanics of how to complete and generate the documents necessary to amend. Course will also include a refresher on Safe Harbor and automatic enrollment notices. Working knowledge from using the document system is required. *This course will be presented in the morning and Pension Reporter in the afternoon.*

Secure Amendments:

- What's Required & Deadlines
- CalcAir's Secure Amendments
 - Amendment
 - SMM / Resolution
 - Updated SPD
 - Mechanics of Later Restatements
- Specific Secure Amendment Provisions

- Permitted Distributions & Cutback Rules
- Mandatory Roth Catch-up (eff 2026)
- Multiple Employer Plans (still awaiting guidance)

Future Restatement – Status and Timing:

- DC – status of IRS' Cycle 4 Review
- DB/CB
- 403(b) – Cycle 2 Restatement Due 2026

CUSTOMIZED SYSTEM TRAINING

If you cannot attend on a set date and/or wish to have system training that is tailored to your needs, you can attend customized training. Please contact us for more information or to schedule customized training.

Webcast: Your office can arrange customized web training in 1 or 2 hour increments to cover short topics. Our fee for this is billed at \$275 per hour rounded to the next half hour. Minimum of 2 hours will be charged. Limit of 8 hours in a calendar quarter can be scheduled.

At CalcAir/Regional: Small group and individual classes. Our fee for these services is based on the class setup and time allotted.

In-Person: We will come to your office and conduct training tailored for your needs. Our fee for these services is \$2,000 per day plus expenses up to 12 people. Travel time in excess of ½ day will be billed at \$2,000 per day in ½-day increments up to one additional day.

CALCAIR SYSTEM WEBINARS

CalcAir offers webinars throughout the year on current topics, including new features, enhancements, and regulatory changes that impact the software.

- **Announcements:** Webinars are posted in the Discussion Forums about a week in advance.
- **Live Attendance:** Join live to ask questions in real time.
- **Recordings:** Available within 48 hours and can be viewed unlimited times by anyone in your office.