

To: Clients and Friends
From: Smith & Downey
Date: April 4, 2008
Re: Upcoming Seminar Topics

As we've previously announced, we'll be holding our next clients and friends seminar at the BWI Marriott, on Tuesday May 20, 2008, from 8 a.m. to Noon.

Here are some of the topics we'll be covering:

I. HEALTH AND WELFARE PLANS

1. The New Section 125 Plan Regs
2. Impact of the New FMLA Regs on Health Plans
3. MEWA Issues - DOL Advisory Opinion 2007-05A, Bona Fide Association Plans, and Controlled Group Rules for Tax-Exempts
4. New Medicare Secondary Payor Reporting Requirements for Health Plans
5. Funding Retiree Medical Benefits for Governmental and Non-Governmental Employers
6. A Health and Welfare Plans Checklist

II. QUALIFIED RETIREMENT PLANS

1. The New Auto Enrollment Rules
2. The New Benefit Restrictions on Underfunded DB Plans; 2008 Mortality Table and Interest Rates
3. A Review of the 2008 PPA Rules and Technical Corrections (e.g., 75% Survivor Annuity Requirement, etc.)
4. 2009 Form 5500 Changes
5. Common 401(k) Plan Errors - A Checklist
6. The Final 403(b) Regs

7. Investment-Related Claims Against Plan Sponsors
8. DOL Safe Harbor Deadline for Deposit of Employee Contributions
9. 2008 Required Amendments and IRS Filings
10. A Qualified Plans Checklist

III. EXECUTIVE COMPENSATION

1. 409A Issues
2. Top-hat Employee Definition Developments
3. The new Form 990 Schedule J
4. IRS Guidance on 457(f) and 457(e)(11) Plans
5. An Executive Compensation Plans Checklist

IV. LABOR AND EMPLOYMENT LAW

1. Maryland Accrued PTO Developments
2. The New FMLA Regs
3. EEO Developments
4. Other Recent Developments
5. A Labor and Employment Law Checklist

Please contact Jamie Siegman at 410-321-9000 or jsiegman@smithdowney.com to reserve a spot at the seminar.