Cordially invite you to a panel discussion on current challenges for sponsors of 403(b) plans. Please join us for a lively and informative examination of local enforcement initiatives of the DOL and IRS. We will highlight practical ways to manage all the risks you face as a 403(b) plan sponsor.

Summit Financial and Maselan & Jones are pleased to host a distinguished panel featuring Mary Rosen, Associate Regional Director, Boston Regional Office of the United States Department of Labor; Mitch Waters, Group Manager, Tax Exempt/Government Entities Division of the Internal Revenue Service; Kevin Haskell, Vice President of Retirement Plan Services, Summit Financial; and Moderator, Jonathan Flitter, Of Counsel, Maselan & Jones.

Thursday, May 9, 2013
9:30 a.m. to 11 a.m.
Commonwealth Financial Office
29 Sawyer Road
Waltham, MA 02452
Refreshments will be available
Mary W. Rosen, J.D.

**Featured Panelists/Moderator**

Associate Regional Director of the Boston Regional Office of the United States Department of Labor, Employee Benefits Security Administration (EBSA). She assists the Regional Director in carrying out the enforcement program under ERISA, COBRA, and HIPAA. In addition, Ms. Rosen serves as technical advisor to the Regional Director and directly oversees the office’s outreach activities. From 1987 to 2001, she has conducted civil and criminal investigations of employee benefit plans, plan sponsors, and entities that provide services to employee benefit plans. Prior to joining EBSA, she worked as a law clerk for the solicitor’s office for the U.S. Department of Labor. Ms. Rosen received her bachelor’s degree in psychology from Brandeis University and earned a J.D. from Suffolk Law School. She has been a member of the Massachusetts Bar since 1987.

Mitch Waters

Group Manager, Tax Exempt/Government Entities Division of the Internal Revenue Service that conducts examinations of employee plans across New England. Mitch has 30 years’ experience with the Internal Revenue Service. In 1983, he began his career as a Revenue Agent in Atlanta, GA. In 1987, he moved to Washington, DC to accept a position as a Program Analyst with IRS National Office. He has been a group manager in Boston since 1990. Mitch holds a Bachelor of Business Administration Degree from the University of Memphis.

Kevin Haskell

Vice President of Retirement Plan Services at Summit Financial Corporation. He has been in the retirement plan industry for over seventeen years and has been working at Summit since 2000 where he works closely with plan sponsors to ensure their retirement plans are meeting their benefit objectives. Kevin holds a Master of Business Administration Degree from the University of Southern New Hampshire, a Bachelor of Science Degree in Business Administration from the University of New Hampshire, and is a Certified Pension Consultant, Qualified Pension Administrator, and Qualified Plan Financial Consultant with the American Society of Pension Professionals and Actuaries.

Jonathan Flitter

Of Counsel, Maselan & Jones, P.C. Since ERISA’s enactment in 1974 he has concentrated his practice on qualified retirement plans, including 403(b) plans; fiduciary aspects of ERISA; and substantial experience with not-for-profit organizations. Before joining Maselan & Jones, P.C. in 2011, he practiced with large law firms in Philadelphia, New York, and Chicago; was the Founding Partner-in-charge of the Actuarial, Benefits, and Compensation Practice in the Boston Office of Deloitte & Touche; a shareholder and CEO of a New England-based actuarial, pension and employee benefits consulting firm; and the Retirement Practice in the Boston Office of Aon Consulting. He has an A.B. in Economics and History from Duke and a J.D. from the University of Pennsylvania Law School.
Panel Discussion

Compliance initiatives recently launched by DOL and IRS and contemporary workforce management realities compel 403(b) plan sponsors to sharpen plan management.

Since IRS’s 2009 finalization of Regulations, replacing scant rules largely unchanged in 50 years, effective 403(b) plan management has been catapulted to the top of 403(b) plan sponsors’ priorities.

Join us as we follow “World Renowned Hospital’s” 403(b) Committee as they address the issues of:

- Managing and tracking of legacy plan assets
- Addressing concerns of adequate retirement plan income for participants
- Correcting common mistakes through the expanded IRS corrective procedures
- Expansion of investment platform availability

Local enforcement Chiefs of IRS and DOL will share their insights on:

- Local initiatives in IRS and DOL investigations and enforcement
- Best practices for compliance and overall plan health
- Future of 403(b) Plans

Seating is limited for this complimentary panel discussion. Please RSVP as soon as possible but no later than April 26 to Julie Burnett at 781-229-9500 or email jburnett@summitfinancialcorp.com
From the NORTH
Take 128 South to Exit 24. Go straight through lights, crossing Route 30 onto River Road. Follow signs to Brandeis University. Continue approximately 0.7 miles. River Road changes into South Street. Continue for approximately 0.5 miles. Turn right immediately before railroad tracks (Sawyer Road/University Office Park). Commonwealth’s offices are in the first building on the right.

From the SOUTH
Take 128 North to Exit 24. Follow signs to Route 30. Turn left onto Route 30. Take the first right onto River Road. Follow signs to Brandeis University. Continue with directions from North above.

From the WEST
Take the Mass Pike to Exit 14 (Weston). Stay left, going towards Route 128 North. As you get off the loop ramp, immediately exit at Exit 24 to Route 30. Take a left onto Route 30. Take the next right onto River Road. Follow signs to Brandeis University. Continue with directions from North above.

From the EAST (Boston)
Take the Mass Pike to Exit 15 (Route 128/Route 30). Stay left, following signs for Route 30. Go up the ramp and take a right. At the lights, take another right onto Route 30. At the next set of lights, turn left onto River Road. Follow signs to Brandeis University. Continue with directions from North above.

By commuter rail:
Take the Fitchburg/South Acton line from North Station. We are across the street from the Brandeis/Roberts stop.

Visitor parking spaces are available to the right of the main entrance as well additional parking is available in the rear.