



United States Department of Labor Employee Benefits Security Administration Voluntary Fiduciary Correction Program and COBRA Workshops

Who Can Attend - Plan Administrators, Plan Sponsors and Plan Service Providers.

Learn How to Apply and Get Approved - You'll receive instructions on how to make corrections and use the Voluntary Fiduciary Correction Program (VFCP).

Eligible ERISA Transactions

- Delinquent Participant Contributions to Retirement Plans, or Insured Welfare Plans, or Welfare Plan Trusts.
- Fair Market Interest Rate Loans Between Employee Benefit Plans and Parties-in-Interest (PIIs).
- Below Market Interest Rate Loans with Parties-in-Interest, or Nonparties-in-Interest.
- Below Market Interest Rate Loans to PIIs or Non PIIs due to delays in perfecting loan collateral security.
- Participant Loan Amount Exceeds Plan Limitations.
- Participant Loan Duration Exceeds Plan Limitations.
- Default Participant Loans.
- Purchase of Assets by Plans from Parties-in-Interest.
- Sale of Assets by Plans to Parties-in-Interest.
- Sale and Leaseback of Property to Sponsoring Employers.
- Purchase of Assets from Non PIIs at other than Fair Market Value (FMV).
- Sale of Assets to Non PII at other than FMV.
- Holding of Illiquid Assets Previously Purchased by Plan Benefit Payments based on improper Valuation of Plan assets.
- Payment from a Plan of duplicate, excessive, or unnecessary compensation.
- Expenses Improperly Paid by a Plan including Settlor fees.
- Payment from a Plan of dual compensation to Plan fiduciaries.

Bonus - Learn if you are eligible for relief of IRS Excise Taxes and how you might pay your plan the amount you would otherwise owe in Excise Tax.

The COBRA workshop will discuss:

- plans covered by COBRA
- what is a COBRA qualifying event
- duration of COBRA
- COBRA notice requirements
- qualified beneficiary rights

During these interactive workshops you will have an opportunity to ask questions about these programs, as well as obtain one-on-one assistance from EBSA representatives.

Pre-registration is required and seats are allocated based on a first-come basis. We ask that you make every effort to attend the workshop once you register or send an alternate. Late registrations will be accepted based upon availability. Please act quickly to reserve your spot!

- One-on-one assistance requested.
- Individuals with disabilities who need special accommodations please check here.
- The attendees list will be available on request. Please check here if you do not want your name shared.

When: April 26, 2012
Where: El Camino College Small Business Development Center
 13430 Hawthorne Boulevard
 Hawthorne, California 90250

Cost: The workshop and all materials provided are free!
Registration: Fax this form to (626) 229-1097 by April 24, 2012
 Or email to VFCP-LARO@dol.gov

For More Information: Telephone Wendy Morgan at (626) 229-1007

Workshop Selection and Registration Form

12:00 – 1:15 PM VFCP Workshop

1:30 – 2:30 PM COBRA Workshop

Registrants Name:

Title:

Company And/Or Association:

Address:

Telephone/Fax Number:

Email Address: