Course Outline

Defined Contribution Plans
One-credit course

Introduction
I. Retirement Plan Options for Plan Sponsors

Lesson One: Basic Rules Governing Defined Contribution Plans
I. Treatment of Plan Assets
II. Annual Contribution Limit
III. Annual Compensation Limit
IV. Tax Deductibility
V. Vesting and Forfeitures
VI. Required Minimum Distributions (RMDs)
VII. Distribution Types

Estimated Time to Complete: 15 minutes

Lesson Two: Types of Defined Contribution Plans
I. Profit-Sharing Plans
II. 401(k) Plans
III. 403(b) Plans
IV. 457 Plans
V. Employee Stock Ownership Plans (ESOPs)
VI. Leveraged ESOPs
VII. Money Purchase Pension Plans
VIII. Individual Retirement Accounts (IRAs)
IX. Simplified Employee Pension (SEP) Plans
X. Savings Incentive Match Plan for Employees (SIMPLE Plans)

Estimated Time to Complete: 20 minutes

Lesson Three: Defined Contribution Plan Investments and Costs
I. Investment Risk
II. Participant-Directed Investments
III. Plan Costs

Estimated Time to Complete: 10 minutes

Lesson Four: Preretirement Distributions From Defined Contribution Plans
I. Loans
II. In-Service Distributions
III. Two-Year/Five-Year Rule
IV. Distribution of After-Tax Contributions
V. Qualified Domestic Relations Orders (QDROs)

Estimated Time to Complete: 15 minutes