

Course Outline

Defined Contribution Plans

One-Credit Course

Introduction

- I. Retirement Plan Options for Plan Sponsors

Estimated time to complete: 5 minutes

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

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

Defined Contribution Plan Investments and Costs

- I. Investment Risk
- II. Participant-Directed Investments
- III. Plan Costs

Estimated time to complete: 10 minutes

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

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.