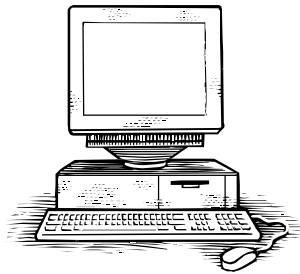


**DATAIR****Employee Benefit Systems, Inc.**

2002 DIRECTORY OF EDUCATIONAL SERVICES

Master the fundamentals and tools of pension administration through DATAIR's step-by-step system training classes. We also offer four one-day seminars at our office: *Pension Essentials* for the beginner which covers the basics of plan administration; *New Comparability Seminar, updated for the 2001 Final Regulations*, an advanced pension seminar; a *Prototype Seminar* to review DATAIR's IRS Approved Prototype Documents and GUST/EGTRRA issues and strategies, and *5500 Forms*, a comprehensive seminar to guide you through the 5500 Series.

EDUCATIONAL SERVICES IN WESTMONT, IL

SYSTEM	JUNE	AUG	OCT	DEC	FEE	TIME
Cafeteria Administration			10-11		\$300	9 A.M.- 4:30 P.M.
Data Import/ Data Entry	20	15	10	5	\$75	9 A.M.- Noon
Data Export/ Report Writer	20	15	10	5	\$75	1:30- 4:30 P.M.
Defined Benefit	19	14		4	\$300	8:30 A.M.- 4:30 P.M.
Defined Contribution	18-19	13-14	8-9	3-4	\$300	9 A.M.- 4:30 P.M.

SEMINAR	JUNE	AUG	OCT	DEC	FEE	TIME
5500 Forms	21				\$300	9 A.M.- 4:30 P.M.
Prototype Documents	17	12	7	2	\$300	9 A.M.- 6:00 P.M.
Pension Essentials	17		7	2	\$350	9 A.M.- 4:30 P.M.
New Comparability Seminar-2001 Final Regs	17		7		\$400	9 A.M.- 4:30 P.M.

TRAINING CERTIFICATES

Training Certificates may be provided with new systems licensed allowing free or reduced fee training at our Westmont office. Certificates expire within six (6) months from date of issuance and are not valid toward Customized Training, On-Site Training (see page 3 for details) or Seminars. Certificates must accompany Registration Form and payment. Please note that the Certificates cannot be substituted for a different training class.

TRAINING TIPS

In order to benefit from system training, you should have some familiarity with the system and sufficient expertise in the employee benefits area handled by that system. Please do not come for training too soon; that is before you have at least installed and experimented with the system in your office. We recommend at least 2 weeks of exposure to the system before you attend the training session. This way you can “know what you don't know” and make your time with us as productive as possible. You will also work in groups to get some hands-on training.

Also, you should make plans to spend time practicing on a test plan as soon as you return from the training session. If you do not put what you learn into practice immediately, you may lose much of the benefit of the session. You will reinforce what you've learned in class by setting up a small test plan and experimenting with it. It's a good idea to have some level of comfort with the software before you tackle your largest and most complicated plans. We also suggest that the DC, DB and Cafeteria attendees stay for Thursday's Data Import session to learn how to use the data import and data entry tools!

EDUCATIONAL CLASSES

CAFETERIA

Learn how to set up and administer a flexible benefits program (including reimbursement accounts) during the tour of FlexPlus, DATAIR's administration system for flexible benefits/cafeteria plans.

- crediting contributions
- making payments, writing checks
- discrimination testing
- benefit rate changes
- termination processing
- ACH Direct Deposit
- MICR Laser Checks
- Interface with DATAIRVoice option

2 days, Thursday & Friday, 9:00 A.M.-4:30 P.M.

CLIENT & TASK MANAGER

Learn how to use Client Manager/Task Manager to keep track of day-to-day activities, clients, and the status of your plans. Mail merge for letters, reports and labels as well as query and search capabilities will also be covered.
Dates - To Be Announced

DATA EXPORT/REPORT WRITER

Report Writer (optional purchase): Learn how to export data, create customized reports, retrieve data from the Pension System into a mail-merge document.

½ day, Thursday, 1:30-4:30 P.M.

DATA IMPORT & DATA ENTRY

Learn how to use the powerful data handling tools available to Pension System and Cafeteria System subscribers. We strongly recommend that all DC, DB and Cafeteria session attendees also attend these classes. Topics include:

- Data Import (everyone has the capability at no extra charge): how to put data into the Pension System from ASCII files or spreadsheets.
- Data Entry (optional purchase): learn how to create customized Data Entry screens and functions to meet a client's needs.

½ day, Thursday, 9:00 A.M.-Noon

DEFINED BENEFIT

An intensive one day course that covers all options in the system. Some previous defined benefit experience is required. Emphasis is placed on:

- compensation averaging for funding, benefit accrual and top heavy accrual
- coding of benefit formulas, actuarial assumptions for funding and valuing accrued benefits
- benefit accrual and funding methods

1 day, Wednesday, 8:30 A.M.-4:30 P.M.

DEFINED CONTRIBUTION

This is a screen by screen, field-by-field, option by option view of the entire system with special emphasis on 401(k) plans. Specific items covered include:

- periodic processing, eligibility/participation
- allocation of discretionary contribution
- allocation of forfeiture, ADP/ACP testing
- allocation of gains/losses
- loan processing

2 days, Tuesday & Wednesday, 9:00 A.M.-4:30 P.M.

SEMINARS

5500 FORMS

This course addresses the following issues:

- Why the forms were changed.
- How to navigate the PR/Win program.
- What the change and the EFAST filing mean to your clients.
- What the change and the EFAST filing mean to you as a TPA.
- The importance of filing complete forms with the DOL.
- What information is the DOL looking for on each new form.

1 day, Friday, 9:00 A.M.-4:30 P.M.

PROTOTYPE DOCUMENTS

With DATAIR's IRS-approved Prototype Documents for GUST & EGTRRA plans, this seminar reviews the provisions of all the Adoption Agreements (401(k), PS, MP, TB, DB), basic plan documents, GUST and EGTRRA amendments, as well as the technical requirements necessary to establish and maintain a prototype plan.

1 day, Monday, 9:00 A.M.-6:00 P.M. (4-6 P.M. - Provisions specific to DB Plans, only)

PENSION ESSENTIALS

An excellent primer for the novice or review course for the more experienced user, this one-day course covers the basic concepts and calculations used in plan administration. Knowledge of these concepts and calculations make learning the software much easier.

- Eligibility requirements
- Key/highly compensated
- Vesting
- Allocation methods and limits
- Sole proprietors/partnership
- Loans, terminations and withholding rules

1 day, Monday, 9:00 A.M.-4:30 P.M.

NEW COMPARABILITY SEMINAR – NOW UPDATED FOR THE 2001 FINAL REGULATIONS

Learn the step-by-step procedure to test your "new comparability" plan designs. Detailed exposure to the minimum participation and nondiscrimination rules of the IRC 410(b) and 401(a)(4) including Defined Benefit and Defined Contribution safe harbors, the average benefit test, the general test, cross testing, and the new gateway requirements. You will learn:

- How to work Rate Groups.
- Who is benefiting and who can be excluded for 410(b) purposes.
- When using DB/DC combinations is beneficial.
- How to get around problems with Top Heavy minimums and 415 maximums in age-based allocations.
- Alternates to the 5% gateway.

1 day, Monday, 9:00 A.M.-4:00 P.M.

SERVICES

THE DATAIR NEWS

The DATAIR News features articles on Legislative Updates, employee benefits related issues, new DATAIR products and services, highlights of upcoming releases, Tech Tips, and more. The primary purpose of this newsletter is to provide you with useful, up-to-date information about DATAIR products and services, as well as the pension industry.

DATAIR'S WEBSITE AND E-MAIL

DATAIR's website and e-mail provide for the exchange of electronic mail, transfer of plan data files, and to allow downloading of program updates to releases. In addition, news about each of DATAIR's systems is available at our website. Join our user group meetings for the exchange of ideas and information about topics of interest to the employee benefit community. Visit us on the World Wide Web at <http://www.datair.com> and e-mail us at info@datair.com.

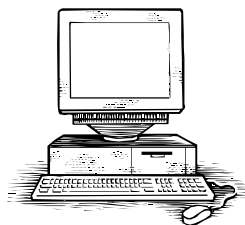
CUSTOMIZED SYSTEM TRAINING

We also offer on-site system training where we come to your office and conduct a class or one-on-one training at our Westmont, IL office. If you prefer to sponsor a training class and share the cost with others in your area, DATAIR will contact other users and notify them that there will be training in your office (or wherever you choose). Those users can then contact someone in your office for further details. If your company wants to be a host for a training class, please contact Laurie Brophy at 630/325-2600 for assistance. Our fee for these services are \$1,200 per day plus expenses. (Travel time in excess of ½ day will be billed at \$1,200 per day in ½ day increments up to one additional day.)

OTHER DATAIR PRODUCTS

Call Marketing for a demonstration version of the following systems:

- **DEFINED CONTRIBUTION/401(k) SYSTEM:** Proposals, Administration & Testing
- **DEFINED BENEFIT SYSTEM:** Proposals, Administration & Testing- 412(i) Fully-Insured Plans option
- **REPORT WRITER AND EMPLOYER DATA ENTRY MODULES:** Tools for reporting, importing and exporting data
- **CLIENT & TASK MANAGER SYSTEM:** (Windows 95) Manage your Company, Plan and Contact databases, tasks, contacts correspondence and staff
- **DATAIRVOICE SYSTEM:** Phone Automated Participant Communication of Benefits
- **INSURANCE RATE FILE:** Preload insurance rates, tables and factors
- **RETIREMENT DOCUMENT SYSTEM:** Approved Regional Prototypes & Volume Submitter Plans, plus individually designed plans
- **PENSION REPORTER FOR WINDOWS:** Government Forms and Reports, 5500s/Schedules, SARs, PBGCs, 1099Rs
- **FLEXPLUS CAFETERIA/SEC. 125 SYSTEM:** Proposals/Testing/Enrollments/Administration
- **QUALIFIED PLAN DISTRIBUTIONS (AND TAX ANALYSIS) SYSTEM:** Distribution/payout optimization and tax minimization
- **CAFETERIA PLAN DOCUMENT SYSTEM:** Plan & Trust, SPD Adopting Resolution, Plan Summary and Plan Design Checklist
- **PARTICIPANT TERMINATION CALCULATION SYSTEM:** Payout options for terminees and spouses: early, normal, deferred
- **FAS 132 REPORTER:** Pension Audit Confirmation Letter, Actuarial Worksheets and Schedules



WESTMONT EDUCATIONAL SERVICES REGISTRATION

I would like to attend the following session(s) for the month of: _____

- | | |
|--|---|
| <input type="checkbox"/> Cafeteria/FlexPlus System | <input type="checkbox"/> 5500 Forms |
| <input type="checkbox"/> Data Import/Data Entry | <input type="checkbox"/> New Comparability Seminar |
| <input type="checkbox"/> Data Export/Report Writer | <input type="checkbox"/> Pension Essentials Seminar |
| <input type="checkbox"/> Defined Benefit System | <input type="checkbox"/> Prototype Documents |
| <input type="checkbox"/> Defined Contribution System | |

Name(s) 1. _____ 2. _____

Company _____

Address _____

City, State, Zip _____

Telephone _____ FAX _____ E-Mail _____

Method of Payment: (Payment is due prior to class)

- Check made payable to DATAIR Training Certificate # _____
- Charge: AMEX VISA MasterCard **(Certificate must accompany Registration Form)**

Cardholder's Name _____ Credit Card # _____

Signature _____ Exp. Date _____ Total \$ _____

You will receive a confirmation notice within 48 hours of receipt. Please contact us if you do not receive a confirmation notice.

NOTE: Registration Forms received within 2 weeks prior to training are subject to class availability.

Cancellation Notice: A full refund will be issued for cancellations received up to 5 business days prior to class; cancellations received less than 5 business days will be charged the full registration fee.

Please return this Registration Form to: **DATAIR Employee Benefit Systems, Inc., Attn: Training Department**
735 North Cass Avenue, Westmont, IL 60559-1100
(630) 325-2600 | Fax: (630) 325-2660 | <http://www.datair.com> | E-mail: info@datair.com