



## Section 125 Cafeteria Plans: Maximizing tax savings and compliance review

**If you currently have a Section 125 plan:**

- Are you maximizing your tax savings?
- Could your cafeteria plan survive an IRS audit and is your plan compliant?

**If you do not already have a Section 125 plan:**

- You could add to your current employee benefit package at no additional cost!

Tax savings opportunities are substantial under IRS Tax code Section 125—but you must also keep up with changes in the regulations and requirements. To review the latest information on cafeteria plans, American Fidelity will be conducting a two-hour session covering what every company should know about Section 125 Cafeteria Plans:

- Advantages (and disadvantages) of having a Cafeteria Plan along with types of plans
- Legal requirements for setting up and maintaining a Cafeteria Plan
  - Is your plan document current in all respects and on file for IRS review?
  - Is your health insurer listed correctly in your plan document?
  - What are the eligibility rules for employee participation?
  - Have all participating employees made annual elections in writing and are these elections kept on file?
  - What is your corporate tax status and do you understand who can participate in your Section 125 Plan?
- What the IRS will review in an IRS audit
- Flexible Spending Accounts (FSA)
  - Options such as grace periods, over the counter meds, debit cards, etc.
  - How amounts are calculated, qualified expenses, forfeitures, and using Health FSA's to limit risk

City	Date / Time*	Location
<b>Grand Junction</b>	<b>Wednesday, May 14<sup>th</sup></b> Noon to 2:00 pm <i>Lunch included</i>	Doubletree Hotel 743 Horizon Drive, Grand Junction, CO 81506 970.241.8888
<b>Denver</b>	<b>Thursday, May 15<sup>th</sup></b> 7:30 am to 9:30 am <i>Breakfast included</i>	William D. Barrow Building, CADA Headquarters 290 E. Speer Blvd. Denver, CO 80203 303.831.1722
<b>Colorado Springs</b>	<b>Thursday, May 15<sup>th</sup></b> 11:30 to 2:00 pm <i>Lunch included</i>	Antlers Hilton Hotel, 4 South Cascade Ave., Colorado Springs, 80903, 719.955.5600 → Colorado Springs dealers should register with CSADA, Ann Winslow, 719.473.1465 or <a href="mailto:abwinslow@comcast.net">abwinslow@comcast.net</a>

**Presented by CADA Endorsed provider *American Fidelity***

**BY KARLA BOLINGER, ASSISTANT VICE PRESIDENT**



PRESENTED BY KARLA BOLINGER, ASSISTANT VP IN THE ASSOCIATION WORKSITE DIVISION OF AMERICAN FIDELITY ASSURANCE COMPANY. SHE HAS WORKED IN THE INSURANCE INDUSTRY FOR OVER 25 YEARS. KARLA HAS EARNED HER CFC DESIGNATION, AND IS A MEMBER OF THE EMPLOYERS COUNCIL ON FLEXIBLE COMPENSATION (ECFC), WHICH WAS ESTABLISHED TO CREATE AND MAINTAIN THE MOST FAVORABLE LEGISLATIVE, REGULATORY AND PUBLIC OPINION ENVIRONMENT FOR DEFINED CONTRIBUTION PLANS, 401(K) PLANS, CAFETERIA PLANS, AND OTHER ELECTIVE COMPENSATION PLANS.

AMERICAN FIDELITY IS A NATIONAL LEADER IN PROVIDING SECTION 125 ADMINISTRATIVE SERVICES TO EMPLOYERS SINCE 1979 AND HAS OVER 8,000 SECTION 125 ACCOUNTS NATIONWIDE. THEY ARE THE ENDORSED SECTION 125 ADMINISTRATIVE SERVICE PROVIDER FOR CADA.



Colorado Automobile Dealers Association

**REGISTRATION FORM**



**Section 125 Cafeteria Plans:**

**Maximizing tax savings and compliance review**

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**KARLA BOLINGER, ASSISTANT VICE PRESIDENT**

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**TO REGISTER, PLEASE RETURN THIS FORM AND PAYMENT OF \$99\*/1<sup>ST</sup> PERSON + \$89/ADD'L ATTENDEE**

*\*Includes hand-out materials and breakfast or lunch.*

Email: [RSVP@cadaonline.org](mailto:RSVP@cadaonline.org)

CADA, 290 East Speer Blvd, Denver, CO 80203, Fax: 303.831.9100 [Checks payable to "CADA"]

**→ Register for this and other CADA events ONLINE at: [www.cadaonline.org/registration](http://www.cadaonline.org/registration)**

Dealership Name \_\_\_\_\_ City \_\_\_\_\_

(1) Name \_\_\_\_\_ Title \_\_\_\_\_

Select Location:

**Wed. May. 14<sup>th</sup>:** \_\_\_\_\_ Gr. Junction    **■ Thursday, May 15<sup>th</sup>:** \_\_\_\_\_ Denver \_\_\_\_\_ Colorado Springs

E-mail \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Credit Card #. \_\_\_\_\_ EXP \_\_\_\_\_

*(Visa / Mastercard / American Express accepted)*

**Additional registrants from the same dealership (\$89/person):**

(2) Name \_\_\_\_\_ Title \_\_\_\_\_

Select Location:

**Wed. May. 14<sup>th</sup>:** \_\_\_\_\_ Gr. Junction    **■ Thursday, May 15<sup>th</sup>:** \_\_\_\_\_ Denver \_\_\_\_\_ Colorado Springs

**--- CANCELLATION POLICY ---**

CANCELLATIONS MUST BE RECEIVED TWO DAYS PRIOR TO THE TRAINING SESSION

**Questions:**

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