

---

---

**The Proposed 403(b) Regulations - What are they and what plan sponsors are affected?  
What's up with 457(b) Plans?  
(2 Non-Core Hours for Actuarial CE)**

**Presented by John D. Hartness, Esq., APM and  
H. Earle Garvin, E.A., M.A.A.A., M.S.P.A., AIFA®**

**Thursday, September 29, 2005, 7:30 a.m. to 9:30 a.m.  
The Ashford Club, 5565 Glenridge Connector, Suite 100, Atlanta, Georgia 30342**

The presenters will discuss the most recent proposed regulations for 403(b) Plans and will outline current issues affecting these special types of retirement plans. They will also compare 401(k) Plans with 403(b) and 457(b) Plans, and outline the major differences and uses of each type of plan.

H. EARLE GARVIN, E.A., M.A.A.A., M.S.P.A, AIFA - President and CEO of Pension Financial Services, Inc. Mr. Garvin received a Master's Degree in Actuarial Science and a Master's Degree in Insurance from Georgia State University. He is an Enrolled Actuary, certified by the Joint Board for the Enrollment of Actuaries; a Member of the American Academy of Actuaries; a Member of the American Society of Pension Professionals and Actuaries (ASPPA); and a former Chairman of the American Society of Pension Actuaries Benefits Council of Atlanta. He is a featured speaker at many regional seminars throughout the Southeast and has served as a panel member at various national pension conferences.

JOHN D. HARTNESS, JR., ESQ., A.P.M. - John D. Hartness, Jr., P.C. Mr. Hartness has been practicing law in Atlanta for more than twenty years. As a sole practitioner, John concentrates in the areas of qualified retirement plans, executive compensation planning, employee benefits and deferred compensation arrangements. While most of his clients are small closely-held businesses, he also represents a number of governmental entities and large corporations with respect to their qualified retirement plans, welfare benefit plans and non-qualified deferred compensation arrangements for employees and directors. His law degree is from the University of North Carolina at Chapel Hill, and he has an LL.M. in Taxation from Emory.

Please make your reservation as soon as possible, but no later than **September 23, 2005**, by completing and faxing and/or e-mailing this form to Kris Shubert at (404) 843-9273 or [kshubert@401krpa.com](mailto:kshubert@401krpa.com) and sending the original completed form, with a check made payable to ABC of Atlanta to:

**ABC of Atlanta**  
**780 Johnson Ferry Road, Suite 375, Atlanta Georgia 30342**

**2005 ABC Members - \$35**       **Non-Members - \$55**

**Registration and continental breakfast begin at 7:00 am.**

**Name:** \_\_\_\_\_ **Title:** \_\_\_\_\_

**Company:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_ **Fax:** \_\_\_\_\_

**E-mail:** \_\_\_\_\_

Enclosed is my check in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ person(s) (please list other names, status - members or nonmembers, titles, firm names and addresses on copies of this form or on blank paper.) Payment required unless 24-hour notice of cancellation is given.