

## **Norman Levinrad – Complete Bio.**

Currently President and Chief Actuary of Summit Benefit & Actuarial Services, Inc.  
Founded Summit in 1990 [www.summitbenefit.com](http://www.summitbenefit.com)

### Degrees and Designations:

Graduated UCLA, 1982, Summa Cum Laude, B.A. in Applied Mathematics  
ASPPA Certified Pension Consultant (CPC) 1985  
Enrolled Actuary (EA) 1985  
Fellow of ASPPA (FSPA) 1986  
Member, American Academy of Actuaries (MAAA)

### Current Volunteer Positions:

Executive Editor of ACOPA's online e-news.

### Prior Volunteer Positions:

Served two terms as a director on ASPPA's Board of Directors: 2008 - 2014  
Served two terms as a Member of the Leadership Council of ACOPA from 2006 to 2012  
Served as Co-Chair of ASPPA's Fellowship exam committee from 2009 to 2012  
Served as member of ACOPA's FSPA nomination committee from 2014 to 2016

Frequent speaker at national pension conferences for the last twenty five years.

### Speaking Assignments in last ten years:

#### 2016:

January – ASPPA Los Angeles Advanced Actuarial Conference – “Compensation Concerns for Sole Props and Partnerships”  
January - ASPPA Los Angeles Advanced Actuarial Conference – “What Sporting Scandals can teach us about Ethics and Professionalism” (presented with Karen Smith)  
August – San Francisco NIPA Chapter all day seminar presented with Kevin Donovan – “Compensation Issues; RMDs in DB Plans; Cash Balance Plan Design Trends”  
October - ASPPA Annual Conference – “Defined Benefit Plan Design”  
October - ASPPA Annual Conference – “Point/Counter Point – an actuarial debate” presented with Sheri Alsguth  
November – Los Angeles NIPA Chapter - “Compensation Issues; RMDs in DB Plans; Cash Balance Plan Design Trends”

#### 2015:

January- ASPPA Los Angeles Advanced Actuarial Conference – “Compensation Issues”  
January- ASPPA Los Angeles Advanced Actuarial Conference – “Advanced Cross testing – How to correct failures”  
May- Western Pension & Benefit Conference Portland OR – “Cash Balance Design Trends”  
June – ACOPA webcast – “ASOPs – a review for pension actuaries”

October – ASPPA Annual Conference – “Managing Client Relationships and Expectations”

October – ASPPA Annual Conference – “Combo Plan Design”

2014:

May - NIPA Annual Forum and Expo – “Floor Offset Plans”

May - William Conference – “CB Plan Design”

August – ACOPA Symposium – “Discretion with Actuarial Assumptions”  
October – ASPPA Annual Conference – “Best Practices for Service Agreements” (presented with Nicholas White)

October – ASPPA Annual Conference – “DC Issues for Actuaries”

2013:

May – NIPA Annual Forum and Expo – “Cash Balance Plan Design and Testing”

May - NIPA Annual Forum and Expo – “Solving Cross testing Conundrums”

May – NIPA Webcast “How to Read the Actuarial Report”

August – ACOPA Symposium – “BOY vs EOY valuation Dates” (presented with Kevin Donovan)

August – ACOPA Symposium – “Different Buses Entities and Issues”

October – ASPPA Annual Conference – “Discretion with Actuarial Assumptions”

2012:

February – NIPA Los Angeles and Orange County presentations - “Reading the Actuarial Report” and “A Primer on the DB RMD Rules”

May - NIPA Annual Forum & Expo – “Reading the Actuarial Report”

May - NIPA Annual Forum & Expo – “Recent DB Guidance”

July – Western Pension and Benefit Conference – “TPAs – What to do and what not to do”

July – Western Pension and Benefit Conference – “How to Screw Up A Defined Benefit and Defined Contribution Plan Design Without Even Trying”

August – ACOPA Symposium – “Cash Balance Plans – Design and Testing”

October – ASPPA Annual Conference - “Funding Methods and Elections”

2011:

June – ACOPA Advanced Actuarial Conference – “Cash Balance Plan Crediting Rates”

June – ACOPA Advanced Actuarial Conference – “Lump Sum Issues”

August – ACOPA Symposium – “Brave New World, Section 430”

October – ASPPA Annual Conference – “Cash Balance Conversions” (presented with Andrew Ferguson)

October – ASPPA Annual Conference – “How to Screw Up A Defined Benefit and Defined Contribution Plan Design Without Even Trying”

2010:

May - NIPA Annual Forum & Expo – “The Defined Benefit Plan Termination”

May - NIPA Annual Forum & Expo – “DB/k is Here!” (presented with Joan Gucciardi)

September – Spokane NIPA Chapter – “415 Compensation”  
October – ASPPA Annual Conference – “Benefit Restrictions”  
Dec - ASPPA Webcast – “Cash Balance Plans for Beginners”

2009:

May – NIPA – “How to Market Cash Balance Plans”  
May – NIPA Annual Forum & Expo – “When Good 401k Design Goes Bad”  
May – Portland Chapter, Western Pension and Benefit Conference summer conference – “Defined Benefit Plans – Is it all Doom and Gloom?”  
July - Western Pension and Benefit Conference summer conference – “Non-Discrimination Testing – Advanced Issues”  
August – ACOPA Advanced Actuarial Conference – “Standards of Performance and Professionalism”  
August – ACOPA Advanced Actuarial Conference – “Cash Balance Plans Panel Discussion” – member of panel with Andrew Ferguson, James Holland (IRS) and Carolyn Zimmerman (IRS)  
August – ASPPA Webcast – “A Discussion of the Restricted Distribution Rules”  
October – NIPA Webcast – DB Plan Designs for 2009 and Later – “Cash Balance and DB(k) Plans (presented jointly with Joan Gucciardi)”  
October – ASPPA Annual Conference – “Hiring Remote Employees” - presented jointly with Mike Pruett

2008:

January – NIPA Fresno Chapter – “Common Plan Design for Professional Firms and New Funding Rules under PPA”  
May – AICPA Annual Benefits Conference – “DB Carve-Outs”  
May – AICPA Annual Benefits Conference – “Reading the Actuarial Report”  
August – Anchorage Alaska ERISA Forum – “PPA Update”  
October – ASPPA Annual Conference – “Hiring and Retaining TPA Employees”

2007:

May – NIPA Annual Forum & Expo – “Cross Testing for Beginners”  
May – AICPA Annual Benefits Conference – “DB Plans after PPA 2006”  
May – AICPA Annual Benefits Conference – “Cash Balance Plan Opportunities”  
July – ASPPA Summer Conference – “Cash Balance Plans, Advanced Issues” - jointly presented with Joan Gucciardi  
August – ACOPA Advanced Actuarial Conference – “Cash Balance Plans, Hot Issues”  
August – ACOPA Advanced Actuarial Conference – “New Normal Retirement Age Regulation”  
October – ASPPA Annual Conference – “What We’ve Learned” - jointly presented with Karen Jordan

2006:

August – ACOPA Advanced Actuarial Conference – “Cash Balance Plans” - jointly presented with Kevin Donovan  
July – ASPPA Summer Conference – “Common Plan Designs for Law Firms”

July – ASPPA Summer Conference – “Common Plan Designs for Medical Practices”

Published Articles:

Summer 2008 - The ASPPA Journal – “Common Plan Designs for Professional Firms”

Journal of Pension Benefits: Articles written:

- JPB 1.1 Minimum Coverage Requirements: A Case Study
- JPB 1.4 Small Plan Design: The Dual Plan Alternative
- JPB 2.1 Defined Benefit Redesign for Mere Mortals
- JPB 2.4 Small Plans and GATT
- JPB 3.2 Funding Rules for Defined Benefit Plans
- JPB 3.4 Small Plan Design
- JPB 4.2 Repeal of Code Section 415(e)
- JPB 4.4 PBGC-Reportable Events for Small Plans
- JPB 6.1 Revenue Ruling 98-1—Section 415 Guidance

Summer 2010 - The ASPPA Journal – “Code Section 436: Dealing with Amendments and Restricted Benefits”

For three years (2013 – 2016) wrote a quarterly column for the Journal of Pension Benefits entitled “The Actuarial Opinionator”