SPARK ARPC

The SPARK Accredited Retirement Plan Consultant (ARPC) Designation Program

Online Course Outline

Professional Development Solutions, LLC in partnership with the Certification Committee of the Society of Professional Asset-Managers and Record Keepers (SPARK) provides an online curriculum designed to help individuals in the retirement plan industry gain the knowledge and skills required to prepare for the exam and earn the Accredited Retirement Plan Consultant (ARPC) designation.

Our online courses are updated twice each calendar year. Each course includes access to an electronic copy of a course manual that can be printed for additional learning support. Successful completion of each course earns an electronic certificate of completion and continuing education credits from Professional Development Solutions. Features of the SPARK online courses include:

Learning Objectives

Each course provides learning objectives that outline the material covered in the exam. The concepts being taught are supplemented with illustrations and examples to enhance understanding of the material.

Learning Activities

Interactive exercises help the learner apply the concepts. All the exercises are optional, but recommended since they are helpful for clarifying concepts.

Exams

Essay exams are placed throughout the courses and an objective final exam is located at the end. The passing score is 80% for each course exam.

Navigation

Learners move between screens by clicking on the syllabus located in the side bar or by using the standard navigation tools including backward and forward arrows. A bookmark icon at the top of each screen saves the learner's place.

Support

A facilitator is available to the learner throughout the 182-day access period and will respond to any email, regardless of the topic, within 48 hours.

System Requirements

- Pentium processor with 64mb RAM,
- Microsoft Internet Explorer 6.0 with Macromedia Flash 6.0 browser plug in,
- Netscape Navigator 6.2 with Macromedia Flash 6.0 browser plug in,
- Cable, DSL, or T1 High Speed internet connection.

Curriculum

Retirement Plans and Industry Overview

This course reviews the essential characteristics and fundamental differences of defined benefit and defined contribution plans and examines their benefit structures and funding mechanisms. The history of employee benefit plans focuses on key legislation and the market response including industry and product trends. Upon completion of the course, which includes the following lessons, the learner will receive CEUs for 7 contact hours:

- Sources of Retirement Savings
- Social Security and IRAs
- Employer Sponsored Plan Concepts
- Qualified Defined Benefit Plans
- Qualified Defined Contribution Plans
- Other Tax Advantaged Plans
- Non-Qualified Employer Sponsored Plans
- Retirement Plan Stakeholders
- Retirement Plan Industry History
- Industry Trends and Issues

Plan Features and Design

This course is designed to provide the learner with an appreciation of the value of retirement savings plans to the employer by examining the factors that drive the purchase and design of a plan. The requirements for legally establishing a plan and the roles and responsibilities of the parties involved with a plan are reviewed. Upon completion of the course, which includes the following lessons, the learner will receive CEUs for 10 contact hours:

- Corporate Culture Influences on Plan Selection
- Employee Demographic Influences on Plan Selection
- Types of Sponsoring Organizations
- Establishing Plan Objectives
- Plan Compliance Impact on Design
- Employee Eligibility
- Vesting
- Contributions
- Benefit Payments
- QDROs and Loans
- Plan Fees
- Plan Administration
- Investments
- Participant Communications Considerations
- The Plan Documents
- Setting Up a Plan
- Modifying a Plan

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Participant Communications, Education and Advice

The value of retirement savings plans to employees and the factors that drive enrollment and investment decisions are examined. This course then explores the requirements and options for providing employees with initial and ongoing plan information and investment education and advice. Upon completion of the course which includes the following lessons, the learner will receive CEUs for 3 contact hours:

- Legal Requirements for Participant Communications
- Section 404(c) of ERISA
- Interpretive bulletin 96-1
- Plan Communications
- Investment Education and Advice

Plan Reporting and Compliance

Retirement plans have many regulatory reporting and compliance requirements. In order to produce accurate reports and stay compliant, it is important for providers to have control and error correction procedures in place. These procedures help maintain the integrity of the data and ensure the proper operation of the plan. Service providers report plan information to sponsors and participants on a regular basis and they assist plan sponsors in the various audit and regulatory reporting requirements. Additionally, since qualified plans have annual compliance testing requirements, plan service providers typically assist plan sponsors in conducting the various tests. Upon completion of the course, which includes the following lessons, the learner will receive CEUs for 4 contact hours:

- Internal Controls and Servicing Standards
- Plan Reporting
- Plan Audits
- Regulatory Reporting and Filing
- Compliance Testing

Retirement Plan Market and Sales Process

An overview of the defined contribution plan market and the sales process are presented. The course reviews today's market and product trends, discusses the plan sales cycle and outlines the requirements for setting both plan sponsor and plan participant expectations during the sales process. Upon completion of the course which includes the following lessons, the learner will receive CEUs for 4 contact hours:

- Defined Contribution Plan Products
- Overview of the Retirement Plan Market
- The Sales Professional's Role
- Servicing the Plan

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