ARTHUR B. KAGAN, FSA, EA

Consulting Actuary

A | K Actuarial and Pension Services

Arthur Kagan is one of the most qualified actuaries and pension plan consultants in the country. In his career he has helped thousands of plan sponsors with the management of their company's retirement plans, as well as hundreds of thousands of plan participants with their pension benefits.

In addition to his actuarial expertise, he specializes in creative plan design to maximize benefits to owners and key employees as allowed under IRS laws, and helps clients with correcting difficult compliance issues and other prior year violations using approved IRS correction programs. He also serves as an expert witness and advisor to assist attorneys with their client issues in the areas of marital dissolution, estate issues, pension plan disputes, litigation, audits, loss of income, injury, disability, and IRS/DOL/PBGC compliance.

Professional Qualifications

FSA	Fellow, Society of Actuaries, 1967 (Exam Committee, Program Committee)
EA	Enrolled Actuary: Joint Board of Enrollment of Actuaries 1974
FCA	Fellow, Conference of Actuaries in Public Practice (Board of Directors, Program Committee Chairman, Small Plans Committee, Continuing Education Committee)
MAAA.	Member, American Academy of Actuaries
APA	Accredited Pension Administrator, National Institute of Pension Administrators (NIPA) (Board of Directors and Annual Conference Program Director)
Member	American Society of Pension Professionals and Actuaries (ASPPA), Western Pension Conference; International Association of Consulting Actuaries; Los Angeles Actuarial Club (Program Committee)
CFP	Certified Financial Planner
Licenses	FINRA: Registered Representative for Securities: Series 7 and 63 Life, Health and Annuity Insurance Agent
Education	Rutgers University, B.A. Mathematics (Board member of Rutgers Southern California Club)

Previous Professional Experience

1967-1971	Alexander & Alexander, Consulting Actuary, New York
1971-1975	Alexander & Alexander, Head Actuary, Western Region
1975-1981	Olanie, Hurst & Hemrich; Principal, Retirement Practice
1981-1983	Howard Johnson, Consulting Actuary, Los Angeles
1983-1990	The Morton Company, President
1990-2016	The Kagan Company, President
2016-2018	Consultant to The Kagan Company

Frequent speaker to professional and industry meetings, and author of various articles in pension industry publications.

Areas of Expertise

Actuarial, Plan Design, Employee Communications, Plan Funding, Plan Administration, Retirement Plan Studies, Pension Law Compliance, 401(K) and Profit Sharing Plans, Executive Benefits, Expert Witness, Dispute Resolution, Audits, marital dissolution calculations, QDROs, loss of income, injury, disability, plan committee advisor.

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DETAILED PROFESSIONAL EXPERIENCE

2016 – Present

Sold The Kagan Company in August 2016. Since then I have served as Consultant to clients to assist them in the transition to the new firm and have completed the sale of 45 new plans for the firm.

Consultant/Advisor/Expert Witness – Provide retirement plan and actuarial support services to attorneys for litigation, mediation, dispute resolution, ERISA, family law, estate planning, taxation, loss of income, injury, disability, class action.

Other Consulting Services

- Retirement Plan audits and government compliance
- Individual retirement plan counseling
- Member or Advisor to Plan Sponsor Retirement Plan Committees and Boards
- ERISA research
- Retirement Plan advisor to Boards or committees of Investment, CPA, Insurance Brokerage, Management Consulting and Law Firms
- Retirement Plan advisor to Boards or committees of Non-Profit and Government sponsored plans

The Kagan Company
1990 – 2016 Woodland Hills and Palm Desert, CA

President – Responsible for managing all administration, financial, marketing, actuarial and consulting services of firm

Accomplishments:

- Built firm from 75 plans served in 1990 to 650 plans served in 2016
- Employed 3 other actuaries and 7 plan administrators, most of whom had long service with the firm
- Built large CPA and financial advisor referral group through effective marketing information and education sessions
- Firm's signature service was creative plan design using actuarial analysis to best meet client's objectives in accordance with government regulations.
- Established excellent reputation for helping plan sponsors with correcting past compliance violations and IRS/DOL/PBGC audits to avoid huge penalties and litigation
- Worked with various ERISA and client attorneys on legal issues with client's plans, and served as expert witness for landscape company plan
- Provided research services on client plan issues working with ERISA attorney research firm.
- Implemented one of the first Cash Balance Pension Plans for large law firm; and expanded Cash Balance Pension Plan practice in early years of these type plans.
- Built successful second practice in Coachella Valley area
- Prepared new and amended plan documents and employee booklets as required for all clients

- Established efficient accounting, billing, HR and IT systems for firm

The Morton Company
1983 – 1990 Woodland Hills, CA

President – Responsible for managing all actuarial and consulting services of firm.

Accomplishments:

- During those years, the firm grew from 400 plans to 1,400 plans served partly by acquisition and partly by internal growth
- Leader of professional staff of 50, consisting of actuaries, administrators, document specialists, and consultants
- Held training and education sessions for professional staff
- Represented firm in industry meetings and seminars
- Built significant relationships with clients, and their CPA, financial and legal advisors.
- Supported various non-profit organizations with discounts on plan work

Howard Johnson Company
1981-1983

Consulting Actuary, Los Angeles office – Responsible for Client Servicing and New Business

Accomplishments:

- Firm was based in Seattle; integrated clients from prior Olanie, Hurst and Hemrich firm into company Los Angeles practice.
- Clients were mostly mid-size to larger companies; converted defined benefit plans to 401k plans for several clients.
- Established first 401k plan in large Las Vegas hotel and casino client;
- Held marketing and training sessions for firm's professional staff
- Represented firm at industry meetings and seminars

Olanie, Hurst & Hemrich
1975 -81 Los Angeles

Principal, Retirement Practice – Responsible for Client Servicing and Retirement Plan marketing

Accomplishments

- Integrated clients from prior Alexander and Alexander company into firm's retirement plan practice
- Clients were mostly mid-size to larger companies; provided personal hands on consulting, communication and actuarial services for their pension, profit sharing and 401k plans.
- Developed skills and education in company's Group Benefits and Compensation Consulting practices
- Educated in effective management consulting and communication styles developed by McKinsey Company from other Principals who came from that firm
- Was the company leader in new business development for retirement plan practice, and developed additional cross practice new business for firm.

Alexander and Alexander
1971-1975 Los Angeles

Head Actuary, Western Region – Responsible for managing all actuarial and consulting services of client's retirement plans in 11 western states

Accomplishments

- Clients were mostly mid-size to large companies in many industries; included Taft Hartley union plans
- Presented actuarial and annual valuation reports to Company's pension plan committees and Board of Directors
- Coordinated meetings and presentations with head of offices in 8 western cities
- Managed professional staff of 4 other actuaries and 6 plan administrators
- Doubled retirement plan income of company's western region in 4 years
- Received management and leadership training from company resources
- Represented firm in industry meetings and seminars

Alexander and Alexander
1967-1971

Consulting Actuary, New York office – responsible for client actuarial reports and servicing of their pension plans.

Accomplishments

- Prepared numerous actuarial reports and plan documents for client retirement plans
- Prepared special study for Toronto client on Canadian Social Security system and comparison with U. S. Social Security system
- Prepared special study for large Ohio tire company on retirement planning issues
- Participated in weekly classes with chief IRS actuary
- Assisted other senior actuaries with retirement plan projections and client meetings
- Advised clients with union negotiations on pension plan benefits to resolve differences
- Developed communication articles for company newsletter
- Marketed company services to clients and prospects
- Had many meetings with plan sponsor pension committees and Boards
- Attended several national actuarial conferences
- Transferred to Los Angeles in 1975 to be Head Actuary for Western Region

PROFESSIONAL RELATED EXPERIENCE

Member of Society of Actuaries Exam Committee for Life Contingencies for two years

Program Chairman of three national annual meetings of Conference of Actuaries in Public Practice in Boston, MA, Colorado Springs, CO and Wailea, HI

Member of Advisory Committee of Conference of Actuaries in Public Practice to study merger with American Society of Pension Actuaries

Appointed as fifth Board Director of National Institute of Pension Administrators in early years of organization; first Director representing Los Angeles area third party administration firms

Program Chairman of two national annual meetings of National Institute of Pension Administrators in San Francisco CA and Orange County CA

Served on several Ask the Expert panels for National Institute of Pension Administrators meetings

Guest speaker to Long Island Estate Planning Council on Current Pension Plan Developments

Guest speaker to Desert Estate Planning Council in four different years on Current Pension Plan Developments and Creative Pension Plan Design

Guest speaker to California CPA Society on Creative Pension Plan Design

Guest speaker to Los Angeles Financial Planning Association on Life Insurance Rules for Pension, Profit Sharing and 401k Plans

Training sessions to about 15 CPA and Financial Advisor firms on Pension Plan rules and creative design

Guest on radio shows about 10 times to answer and discuss retirement questions from callers to station

Completed Dale Carnegie course on Effective Speaking and Influencing Audience

Completed several comprehensive courses and seminars on Business Management

Authored article on The New Era of 401k Plans in the Actuarial Digest magazine

Member of Pension Advisory Committee of Jewish Federation of Los Angeles

Guest Speaker at three annual retirement conference of AXA Advisors in Las Vegas

MAJOR CLIENTS SERVED IN CAREER

Lockheed, Northrup Corporation, Avery International, Union Bank, Beneficial Standard Insurance Company, U. S. Industries, Alaska Airlines, World Airlines, Pacific Southwest Airlines, Delta Trucking, U. S. Borax, Magna International, Santa Anita Companies, Six Flags Companies, General Signal, MGM Grand Hotel, Northwest Pipeline, Leslie Salt, Consolidated Electrical Distributors, Farmers Coffee, Bata Shoe and Whittaker Corporation. I also participated and prepared plan studies for such companies as Mobil Oil, American Airlines, Fairchild Camera, Fairchild Hiller, Litton Industries, Brigham Young University, Nordstrom, Goodyear Tire, Beckman Instruments and J. C. Penney.