



## FIN 5210.601 Syllabus

For additional course information, including prerequisites, corequisites, and course fees, please refer to the Catalog: <https://catalog.uvu.edu/>

---

**Semester:** Spring

**Course Prefix:** FIN

**Course Title:** Retirement Planning

**Year:** 2025

**Course and Section #:** 5210-601

**Credits:** 3

---

### ***Course Description***

Examines the topics of retirement planning and retirement plans from both employer and individual client settings. Uses a case study approach to apply and integrate the material. Emphasizes the evaluation of financial alternatives. Provides learning activities that will facilitate student growth and development in written and oral communication skills.

---

### ***Course Attributes***

This course has the following attributes:

- General Education Requirements
- Global/Intercultural Graduation Requirements
- Writing Enriched Graduation Requirements
- Discipline Core Requirements in Program
- Elective Core Requirements in Program
- Open Elective

Other: *Click here to enter text.*

---

### ***Instructor Information***

**Instructor Name:** Hyrum Smith

---

### ***Student Learning Outcomes***

- Review changes in retirement systems planning as a result of lifestyle, age, gender, and other related demographics.
  - Evaluate advantages and challenges of "qualified" versus "non-qualified" retirement plans from the perspective of self-employed, employers, employees, etc.
  - Describe impact of taxes, regulatory concerns, IRS code, and other related concepts on retirement planning and implementation.
  - Identify time value of money as it relates to savings and retirement planning using varied methods including spreadsheet analysis processes.
  - Develop comprehensive retirement plan activities such as goal development, data gathering, data analysis, developing recommendations, etc.
- 

### ***Course Materials and Texts***

- Required text: *Retirement Planning and Employee Benefits*, Michael A. Dalton, 20th Edition, 2025. ISBN 978-1-957511-16-0.
- Financial Calculator: TI BA-II (not alpha programmable)

## ***Course Requirements***

### **Course Assignments, Assessments, and Grading Policy**

- In-class Assignments- weekly problems and case studies completed during class
- Out-of-class Assignments- weekly problems and calculation problems completed and turned in prior to class
- Out-of-class Projects- two projects (one the use of Excel, the other case based) that require an executive report write up
- Exams: two exams the first third and second third of the semester based on multiple choice, true/false, and short answers and calculations based on assignments and material discussed in class
- Final Exam: comprehensive exam also based on multiple choice, true/false, and short answers and calculations based on assignments and material discussed in class

Final grades are rounded to the nearest tenth and assigned the corresponding letter grade:

|               |               |               |
|---------------|---------------|---------------|
| A = 93-100    | B - = 80-82.9 | D+ = 67-69.9  |
| A - = 90-92.9 | C+ = 77-79.9  | D = 63-66.9   |
| B+ = 87-89.9  | C = 73-76.9   | D - = 60-62.9 |
| B = 83-86.9   | C - = 70-72.9 | F = 0-59.9    |

### **Required or Recommended Reading Assignments**

All required readings use chapters from the course text that align with the lectures below.

### **General Description of the Subject Matter of Each Lecture or Discussion**

- Chapter 2: Factors Affecting Retirement Planning, Retirement Funding
  - Calculate how much to save for retirement needs using capital needs and the serial payment methods
  - Utilize TVM calculator and Excel to perform capital needs and serial payment method calculations
  - Create client summary report to present to client how much they need to save for retirement
- Chapter 3: Overview of Qualified Plans
  - Identify major differences between profit sharing and pension plans
  - Identify major differences between define contribution plans and define benefit plans
  - Identify Advantages and Disadvantages of Qualified Retirement Plans
  - Apply regulations that govern eligibility, coverage testing, vesting, top heavy testing, and contributions in qualified retirement plans
  - Calculate the tax benefits provided to employers and employees participating in qualified plans
- Chapter 4: Pension Plans

- Identify differences between the 4 qualified pension plans (Defined Benefit, Cash Balance, Money Purchase, Target Benefit)
- Calculate employer required contribution amounts (including amortization) for defined benefit pension plans
- Calculate additional benefits allowed in social security integrated pension plans
- Recognize the effect of actuarial factors that influence the cost of funding pension plans
- **Chapter 5: Profit Sharing Plans**
  - Identify differences between four of the profit sharing plans (Standard Profit Sharing, Thrift, Age-based, New Comparability, 401k)
  - Calculate the profit sharing plan funding options using the standard, social security integrated, and age-weighted methods
  - Calculate the ADP and ACP testing thresholds for 401k plans
  - Identify measures to correct 401k plans that do not meet the ADP and ACP testing thresholds
  - Calculate the vested amount an employee has a right to receive based on past years of participation
  - Identify the different safe harbor exceptions available to avoid ADP and ACP testing
- **Chapter 6: Stock Bonus Plans & Employee Stock Ownership Plans**
  - Identify similarities and differences between Stock Bonus Plans (SBPs) and Employee Stock Ownership Plans (ESOPs)  
Identify diversification requirements for employer and employee contributions in SBPs and ESOPs
  - Calculate taxes due by an employee from net unrealized appreciation (NUA) and capital gains when selling shares of a SBP or ESOP
  - Recognize the requirements for an owner of a closely held corporation to sell ownership of their company to an ESOP tax-free
  - Describe the major tax benefits of setting up an ESOP in a S-Corp
- **Chapter 11 & 17: Distributions from Qualified Plans**
  - Identify distribution options available in pension and profit sharing plans
  - Describe the requirements of direct and indirect rollovers between retirement plans to avoid taxation and penalties
  - Calculate the maximum amount an employee may borrow from a 401k balance
  - Recognize exceptions to 10% early withdrawal penalty for qualified plans and IRAs
  - Calculate Required Minimum Distributions (RMDs) when a participant is alive both if person turned 70 ½ prior to 2020 or later
  - Calculate Required Minimum Distributions (RMDs) after a participant dies both if person turned 70 ½ in 2020 or later
  - Describe when a Roth IRA conversion is most recommended
- **Chapter 7: Qualified Plan (QP) Installment, Establishment, Administration, Termination**
  - Recommend appropriate qualified retirement plan given a case with employer objectives
  - Identify rules that govern establishing qualified retirement plans
  - Identify rules that govern administration of qualified retirement plans
  - Calculate the maximum amount a sole proprietor can contribute to a Keogh retirement plan
  - Recognize rules regarding amending, terminating, or freezing a qualified retirement plan
- **Chapter 8 & 9: Individual Retirement Accounts (IRAs) and Simplified Employee Pensions (SEPs)**

- Identify differences between non-deductible, deductible, and Roth Individual Retirement Account (IRA) contributions
- Calculate the amount that a household can contribute to a non-deductible or deductible IRA and Roth IRA given a case
- Recognize requirements for a qualified Roth IRA distribution
- Calculate the taxes and penalties on a nonqualified Roth IRA distribution
- Describe qualified charitable distributions (QCDs)
- Identify differences between a regular and backdoor Roth IRA contribution
- Recognize major attributes of Simplified Employee Pension Plans (SEPs)
- Chapter 9 & 10: Simples, 403(b), and 457 Plans
  - Identify major differences between a SIMPLE IRA and SIMPLE 401k
  - Recognize major attributes of SIMPLE IRAs
  - Recognize major attributes of 403b Plans
  - Identify major differences between 457b government, 457b tax-exempt, and 457f ineligible retirement plans
  - Calculate the maximum amount an employee, if eligible, can contribute to SIMPLE 401k, SIMPLE IRA, 403b, or 457 plans
- Chapter 14: Social Security
  - Calculate self-employment taxes and the amount that is tax deductible
  - Recognize requirements for when a person becomes currently or fully insured for Social Security benefits
  - Calculate a participant's primary insurance amount (PIA) and monthly Social Security benefit given average index monthly earnings, bend points, and whether elect to start social security early or delay after full retirement age
  - Recall the range of Social Security benefits that are included in taxable income
  - Recommend and justify timing of Social Security withdrawal strategy given case
  - Identify other benefits such as disability benefits, family benefits, survivor benefits, and Medicaid
  - Describe different parts of Medicare- Part A, Part B, Part C (supplemental), Part D
- Chapter 12: Deferred Compensation & Nonqualified Plans
  - Describe how substantial risk of forfeiture and constructive receipt affect the taxation of deferred compensation and nonqualified plans
  - Calculate taxes due from grant, exercise, and sale of stock related to Incentive Stock Options, Non-Qualified Stock Options, Stock Appreciation rights, Restricted Stock Plans, and Employee Stock Purchase Plans
  - Identify benefits of private companies issuing qualified equity grants

---

## ***Required Course Syllabus Statements***

### **Generative AI**

Since much of the work in this class will be done on computers, and working together is encouraged, it is important that students understand the difference between working together and cheating. Much learning takes place as students discuss and work together, however, *each student must do their own work and turn in their own work*. While students may discuss ideas about how to do things, exchanging spreadsheets or simply sitting next to someone else and copying their spread sheet is expressly prohibited and will be treated as a violation of the academic honesty policy. The use of generative AI

tools is permitted for brainstorming, drafting an outline on your topic, and checking grammar and style, but not to write entire sentences, paragraphs or produce a draft of your written paper. You are responsible for writing your final out of class paper.

---

### **Using Remote Testing Software**

This course does not use remote testing software.

This course uses remote testing software. Remote test-takers may choose their remote testing locations. Please note, however, that the testing software used for this may conduct a brief scan of remote test-takers' immediate surroundings, may require use of a webcam while taking an exam, may require the microphone be on while taking an exam, or may require other practices to confirm academic honesty. Test-takers therefore shall have no expectation of privacy in their test-taking location during, or immediately preceding, remote testing. If a student strongly objects to using test-taking software, the student should contact the instructor at the beginning of the semester to determine whether alternative testing arrangements are feasible. Alternatives are not guaranteed.

---

## ***Required University Syllabus Statements***

### **Accommodations/Students with Disabilities**

Students needing accommodations due to a permanent or temporary disability, pregnancy or pregnancy-related conditions may contact UVU [Accessibility Services](#) at [accessibilityservices@uvu.edu](mailto:accessibilityservices@uvu.edu) or 801-863-8747.

Accessibility Services is located on the Orem Campus in BA 110.

Deaf/Hard of Hearing students requesting ASL interpreters or transcribers can contact Accessibility Services to set up accommodations. Deaf/Hard of Hearing services can be contacted at [DHHservices@uvu.edu](mailto:DHHservices@uvu.edu)

DHH is located on the Orem Campus in BA 112.

---

### **Academic Integrity**

At Utah Valley University, faculty and students operate in an atmosphere of mutual trust. Maintaining an atmosphere of academic integrity allows for free exchange of ideas and enables all members of the community to achieve their highest potential. Our goal is to foster an intellectual atmosphere that produces scholars of integrity and imaginative thought. In all academic work, the ideas and contributions of others must be appropriately acknowledged and UVU students are expected to produce their own original academic work.

Faculty and students share the responsibility of ensuring the honesty and fairness of the intellectual environment at UVU. Students have a responsibility to promote academic integrity at the university by not participating in or facilitating others' participation in any act of academic dishonesty. As members of the academic community, students must become familiar with their [rights and responsibilities](#). In each course, they are responsible for knowing the requirements and restrictions regarding research and writing, assessments, collaborative work, the use of study aids, the appropriateness of assistance, and other issues. Likewise, instructors are responsible to clearly state expectations and model best practices.

Further information on what constitutes academic dishonesty is detailed in [UVU Policy 541: Student Code of Conduct](#).

---

### **Equity and Title IX**

Utah Valley University does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, gender expression, age (40 and over), disability, veteran status, pregnancy, childbirth, or pregnancy-related conditions, citizenship, genetic information, or other basis protected by applicable law, including Title IX and 34 C.F.R. Part 106, in employment, treatment, admission, access to educational programs and activities, or other University benefits or services. Inquiries about nondiscrimination at UVU may be directed to the U.S. Department of Education's Office for Civil Rights or UVU's Title IX Coordinator at 801-863-7999 – [TitleIX@uvu.edu](mailto:TitleIX@uvu.edu) – 800 W University Pkwy, Orem, 84058, Suite BA 203.

---

### **Religious Accommodation**

UVU values and acknowledges the array of worldviews, faiths, and religions represented in our student body, and as such provides supportive accommodations for students. Religious belief or conscience broadly includes religious, non-religious, theistic, or non-theistic moral or ethical beliefs as well as participation in religious holidays, observances, or activities. Accommodations may include scheduling or due-date modifications or make-up assignments for missed class work.

To seek a religious accommodation, a student must provide written notice to the instructor and the Director of Accessibility Services at [accessibilityservices@uvu.edu](mailto:accessibilityservices@uvu.edu). If the accommodation relates to a scheduling conflict, the notice should include the date, time, and brief description of the difficulty posed by the conflict. Such requests should be made as soon as the student is aware of the prospective scheduling conflict.

While religious expression is welcome throughout campus, UVU also has a [specially dedicated space](#) for meditation, prayer, reflection, or other forms of religious expression.