



2026 Popular Retirement Plans Conference



7:30 a.m. - 8:30 a.m. REGISTRATION & BREAKFAST

8:30 a.m. - 8:45 a.m. PFS WELCOME

Francisco Pericás, Esq., Division Manager
Roberto Cabrera, CPA®, Retirement Plans Manager
Popular Fiduciary Services

8:45 a.m. - 9:45 a.m. PLENARY SESSION I

Retirement Plan Compliance Checkup: Key Areas Every Plan Administrator Should Review

Is your retirement plan prepared for today's compliance and operational challenges? This session explores key areas that are often overlooked but can have significant fiduciary and operational implications, including hardship and loan administration, missing participants, uncashed distribution checks, QDRO procedures, cybersecurity practices, and the governance processes needed to manage these risks. Attendees will leave with a practical checklist of governance practices and controls to help keep their plans compliant, efficient, and well-managed.

René J. Avilés, Esq. – Ferraiuoli LLC

9:45 a.m. - 10:45 a.m. PLENARY SESSION II

Who Gets the Retirement Account? Understanding Beneficiary Designations, Spousal Rights, and Inheritance Issues

Beneficiary designations are among the most important, yet often overlooked, aspects of retirement plan administration. This session explores how beneficiary elections interact with plan provisions, Puerto Rico inheritance laws, marital rights, and real-world distribution scenarios. Topics include spouses and ex-spouses, beneficiary waivers, marital agreements, minors, missing beneficiaries, inheritance disputes, and death benefit distributions. Through case studies and common administrative challenges, attendees will learn how plan documents can affect outcomes, and how plan sponsors can better navigate complex beneficiary situations.

René J. Avilés, Esq. | **Mónica Santiago**, Esq., – Ferraiuoli LLC

10:45 a.m. - 11:00 a.m. COFFEE BREAK

11:00 a.m. - 12:00 p.m. BREAKOUT SESSION

Popular Master Plan Update: Key Amendments and Sponsor Considerations

Join us for an overview of the latest amendments to the Popular Master Plan and their impact on plan administration, compliance, and participant benefits. The session highlights key plan document changes, new optional and required provisions, and important considerations for plan sponsors. Attendees will gain a practical understanding of how these updates may affect their retirement plans and the actions needed to maintain compliance and align plan design with organizational goals.

Néstor R. Nadal, Esq. | **Daisa Rivera**, Esq., Fiduciary Officer
Pietrantoní Méndez & Álvarez LLC | Popular Fiduciary Services

11:00 a.m. - 12:00 p.m. BREAKOUT SESSION

Beyond the Numbers: How to Evaluate Your Investment Lineup and Make Better Fiduciary Decisions

Are you getting the most value from your quarterly investment reports? Learn how to use investment monitoring reports to strengthen your oversight process. This session explores key performance and risk metrics, the role of different investment categories throughout market cycles, investment lineup best practices, and effective strategies for fulfilling investment committee fiduciary responsibilities.

Antonio Rondán, CFA®, Investment Consulting Manager | **Omar Balaguer**, Investment Officer | **Félix M. González**, Investment Officer – Popular Asset Management, LLC

11:00 a.m. - 12:00 p.m. BREAKOUT SESSION

Now What? Correcting Common Retirement Plan Administration Errors

Mistakes happen, but how plan sponsors respond can make all the difference. Through real-life examples and case studies, this workshop examines common operational failures affecting qualified retirement plans and discusses available correction methods, best practices, and preventive measures to help protect the plan and its participants.

José E. Villamarzo, Esq. – ADSUAR

12:00 p.m. - 1:00 p.m. LUNCH

1:00 p.m. - 2:00 p.m. PLENARY SESSION III

Emerging Litigation Trends and Fiduciary Best Practices for Retirement Plans

The scope of fiduciary risk continues to expand, and today's lawsuits provide important guidance for plan sponsors seeking to strengthen governance practices. This session explores recent litigation trends impacting retirement plans, and the practical takeaways fiduciaries can apply to their own plans. Attendees will gain insights into emerging areas of scrutiny and learn how strong governance, thoughtful oversight, and effective documentation can help support fiduciary responsibilities.

Carlos Villafañe, Esq. | **Mayleen Santiago**, Esq. – McConnell Valdés LLC

2:00 p.m. - 2:50 p.m. PLENARY SESSION IV

One Size Doesn't Fit All: Supporting Every Employee's Financial Journey

Today's workforce spans multiple generations, life stages, and financial priorities. Through engaging live dramatizations, this session explores common challenges employees encounter, including education expenses, caregiving responsibilities, debt management, retirement readiness, and work-life balance. Learn how employers can foster financial wellness by connecting employees with resources and support tailored to their individual needs.

Popular at Work

2:50 p.m. - 3:00 p.m. CLOSING REMARKS & SWEEPSTAKES

3:00 p.m. - 5:00 p.m. NETWORKING COCKTAIL