

EAST TEXAS A&M UNIVERSITY

FIN 536-01W – ADVANCED RETIREMENT PLANNING AND EMPLOYEE BENEFITS

COURSE SYLLABUS: SPRING 2025

Course Syllabus: Fall 2024 **Instructor:**

Dr. Geoffrey VanderPal

Office Location: Online (Monday and Friday 12 to 1 PM CST)

Office Hours: By Appointment

Email: VanderPalGeoffrey@tamuc.edu **Communication Response Time:** 24 to 48 hours

COURSE INFORMATION

Credit Hours: 3

Textbook/Materials Required

Title	Description	ISBN
Employee Benefits , 7th Edition By Joseph Martocchio © 2023 Publisher : McGraw Hill	Text Overview: Practical approach. Commonly referenced by HR practitioners. Contains 12 chapters, organized into 4 parts: (1) Introduction to Employee Benefits; (2) Retirement, Health Care, and Life Insurance; (3) Services; and (4): Extending Employee Benefits	ISBN10: 1265755558 ISBN13: 9781265755553

Course Description

This course provides an introduction of retirement plans and employee benefits at an advanced graduate level. The emphasis is on the decision-making process of the individual consultation with the financial planner. After a thorough review of retirement funding, this course discusses qualified pension plans, profit sharing plans and stock bonus plans as well as distributions from and administration of these plans. Other topics include IRAs, SEPs, 401(k), 403(b), and 457 Plans, Social Security, Deferred Compensation and Nonqualified Plans. Employee benefits are explored in two as both fringe and group benefits

Course Learning Objectives:

1. Understand Retirement Funding Strategies: Develop a comprehensive understanding of retirement funding principles, including the role of financial planners in individual decision-making.
2. Analyze Qualified and Nonqualified Plans: Evaluate the structure, administration, and distribution of qualified pension plans, profit-sharing plans, stock bonus plans, and nonqualified deferred compensation plans.
3. Examine Group and Fringe Benefits: Explore the scope and significance of group and fringe benefits, such as Social Security, health insurance, and wellness programs.
4. Assess Plan Types and Compliance: Gain in-depth knowledge of various retirement plan types, including IRAs, SEPs, 401(k), 403(b), and 457 plans, while ensuring compliance with legal and regulatory frameworks.
5. Integrate Strategic Benefits Planning: Apply learned concepts to design and manage effective employee benefits programs that align with organizational goals and employee needs.

MARKS BREAKDOWN:

ACTIVITIES	POINTS
Discussion (1*30)	210 Points (7*30)
Quiz (1*20)	240 Points (12*20)
Assignment (1*50)	250 Points (5*50)
Mid Term Assignment (1*100)	100 Points (1*100)
Final Assignment (1*200)	200 Points (1*200)
Total	1000Points

Grading System

This chart shows final course grades given certain point values.

POINT VALUE	GRADE
90%-100%	A
80-89%	B
70-79%	C
60-69%	D
Below 60%	F

Quizzes

There will be online quizzes administered on D2L throughout the semester which will earn you 26% of the course grade. The quiz date and time will be announced before the quiz is administered on D2L.

Discussion Question Criteria:

All **initial responses** are due on Thursday of the assigned week for the discussion question per its due date. All responses to other students' posts must be submitted by Sunday midnight of the assigned week. To obtain credit for *participation* posts, an initial discussion question response must also be posted in the week. **Participation only will not be accepted.**

Note that points will be deducted if response posts are not substantive, or if posts do not adequately and comprehensively fulfill discussion topic requirements. *All parts to the discussion questions should contain at least 5-6 complete sentences reflecting substantive content.*

All students are expected to participate in the Discussion Board(s). Posts and replies must be submitted by the stated deadline and written professionally. Please avoid using text or Instant Message style. Posts and replies must be respectful in content and tone.

All communications will take place through TAMUC official website (D2L) or TAMUC email.

AI use policy:

Texas A&M University-Commerce acknowledges that there are legitimate uses of Artificial Intelligence, ChatBots, or other software that has the capacity to generate text, or suggest replacements for text beyond individual words, as determined by the instructor of the course.

Any use of such software must be documented. Any undocumented use of such software constitutes an instance of academic dishonesty (plagiarism).

Individual instructors may disallow entirely the use of such software for individual assignments or for the entire course. Students should be aware of such requirements and follow their instructors' guidelines. If

no instructions are provided, the student should assume that the use of such software is disallowed.

In any case, students are fully responsible for the content of any assignment they submit, regardless of whether they used an AI, in any way. This specifically includes cases in which the AI plagiarize another text or misrepresented sources.

13.99.99.R0.03 Undergraduate Academic Dishonesty

13.99.99.R0.10 Graduate Student Academic Dishonesty

University Specific Procedures

Student Conduct

All students enrolled at the University shall follow the tenets of common decency and acceptable behavior conducive to a positive learning environment. The Code of Student Conduct is described in detail in the [Student Guidebook](#).

<http://www.tamuc.edu/Admissions/oneStopShop/undergraduateAdmissions/studentGuidebook.aspx>

Students should also consult the Rules of Netiquette for more information regarding how to interact with students in an online forum: [Netiquette http://www.albion.com/netiquette/corerules.html](http://www.albion.com/netiquette/corerules.html)

Academic Integrity

Students at Texas A&M University-Commerce are expected to maintain high standards of integrity and honesty in all of their scholastic work. For more details and the definition of academic dishonesty see the following procedures:

[Undergraduate Academic Dishonesty 13.99.99.R0.03](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/undergraduates/13.99.99.R0.03UndergraduateAcademicDishonesty.pdf>

[Graduate Student Academic Dishonesty 13.99.99.R0.10](#)

<http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/13students/graduate/13.99.99.R0.10GraduateStudentAcademicDishonesty.pdf>

ADA Statement

Students with Disabilities

The Americans with Disabilities Act (ADA) is a federal anti-discrimination statute that provides comprehensive civil rights protection for persons with disabilities. Among other things, this legislation requires that all students with disabilities be guaranteed a learning environment that provides for reasonable accommodation of their disabilities. If you have a disability requiring an accommodation, please contact:

Office of Student Disability Resources and Services

Library- Room 162

Phone (903) 886-5150 or (903) 886-5835

Fax (903) 468-8148

Email: studentdisabilityservices@tamuc.edu

Website: [Office of Student Disability Resources and Services](#)

<http://www.tamuc.edu/campusLife/campusServices/studentDisabilityResourcesAndServices/>

Nondiscrimination Notice

Texas A&M University-Commerce will comply in the classroom, and in online courses, with all federal and state laws prohibiting discrimination and related retaliation on the basis of race, color, religion, sex, national origin, disability, age, genetic information or veteran status. Further, an environment free from discrimination on the basis of sexualorientation, gender identity, or gender expression will be maintained.

Campus Concealed Carry Statement

Texas Senate Bill - 11 (Government Code 411.2031, et al.) authorizes the carrying of a concealed handgun in Texas A&M University-Commerce buildings only by persons who have been issued and are in possession of a Texas License to Carry a Handgun.

Qualified law enforcement officers or those who are otherwise authorized to carry a concealed handgun in the State of Texas are also permitted to do so. Pursuant to Penal Code (PC) 46.035 and A&M-Commerce Rule 34.06.02.R1, license holders may not carry a concealed handgun in restricted locations.

For a list of locations, please refer to the [Carrying Concealed Handguns On Campus](#) document and/or consult your event organizer.

Web url: <http://www.tamuc.edu/aboutUs/policiesProceduresStandardsStatements/rulesProcedures/34SafetyOfEmployeesAndStudents/34.06.02.R1.pdf>

Pursuant to PC 46.035, the open carrying of handguns is prohibited on all A&M-Commerce campuses. Report violations to the University Police Department at 903-886-5868 or 9-1-1.

Course Schedule:

WEEKS	CHAPTERS	Activity
WEEK 1 (Jan - 13 -19)	Ch- 1 Introduction to Employee Benefits	<ul style="list-style-type: none"> • Introduction(non gradableactivity) • Discussion#1 • Quiz #1
WEEK 2 (Jan 20 -26)	Ch – 2 The Psychology and economics of employee benefits	<ul style="list-style-type: none"> • Assignment #1 • Quiz #2
WEEK 3 (Jan 27- Feb 2)	Ch 3 Regulating Employee benefits	<ul style="list-style-type: none"> • Discussion #2 • Quiz #3
WEEK 4 (Feb 3- 9)	Retirement Healthcare and Life Insurance	<ul style="list-style-type: none"> • Assignment #2 • Quiz #4
Week 5 Feb 10-16	Employer Sponsored Health care Plans	<ul style="list-style-type: none"> • Discussion #3 • Quiz #5
Week 6 Feb 17- 23	Employer Sponsored Disability Insurance, Life Insurance and Workers’ Compensation	<ul style="list-style-type: none"> • Assignment #3
Week 7 Feb 24 – March 2	Government Mandated Social security programs	<ul style="list-style-type: none"> • Discussion #4 • Quiz #6
Week 8 March 3 – 9	Chapter 1- 7	MID-TERM Assignment <ul style="list-style-type: none"> • Quiz #7
March 10- 16	Spring break	
Week 9 March 17- 23	Paid Time off Benefits	<ul style="list-style-type: none"> • Discussion #5 • Quiz #8
Week 10 March 24 -30	Accommodation Enhancement benefits	<ul style="list-style-type: none"> • Assignment • Quiz #9
Week 11 March 31- April 6	Managing the employee benefits system	<ul style="list-style-type: none"> • Discussion#6 • Quiz #10
Week 12 April 7 - 13	Contingent workers and Remote Agreements	<ul style="list-style-type: none"> • Assignment #5 • Quiz #11
Week 13 April 14 – 20	Nonqualified deferred Compensation Plans for executives	<ul style="list-style-type: none"> • Discussion #7 • Quiz #12

Week 14 April 21 – 27	Nonqualified deferred Compensation Plans for executives	Assignment # 6
Week 15 April – 28 – May 7		Final exam

