



Audra J. Ferguson

Partner

audra.ferguson@icemiller.com

317 236 2249

Audra Ferguson is a partner in Ice Miller's Employee Benefits Group where she concentrates her practice on employee benefits law as it relates to government employers, ranging from state governments, municipalities, tribal governments, and other public entities. She assists clients with various retirement and welfare benefit plan issues. Specifically, her practice includes assisting clients with qualified defined benefit and defined contribution plans, governmental 457(b) deferred compensation plans, 403(b) plans and qualified tuition programs, 529 college savings plans, and qualified 529A Achieving Better Life Experience ("ABLE") saving programs.

Audra's practice includes work on a variety of issues for governmental retirement plans, including plan design, plan administration, Internal Revenue Service compliance, and benefit taxation.

Audra has worked with clients to obtain private letter rulings, closing agreements, and IRS Employee Plans Compliance Resolution System ("EPCRS") Plan correction filings. Audra has also worked with clients on governmental volume submitter plans.

Audra is actively involved in several employee benefits organizations, including the National Association of Public Pension Attorneys ("NAPPA"), National Association of State Retirement Administrators ("NASRA"), and National Council on Teacher Retirement ("NCTR").

Originally from Rockville, Ind., Audra earned her Bachelor of Arts in marketing and finance, *magna cum laude*, from Franklin College. Audra received her juris doctor from the Robert H. McKinney School of Law: Indiana University, *summa cum laude*, where she graduated first in her class.

Audra is actively involved with the Neighborhood Christian Legal Clinic where she represents pro bono clients in immigration matters. Audra also stays connected with her alma mater, Franklin College. In 2015, Audra was the recipient of Franklin College's Young Alumni Award for her contributions to her profession, community and Franklin College. She also serves as a Board Member on the Franklin College Williams Chair Advisory Board for the Political Science Department and served as an Ambassador for the Council of Independent Colleges.

Services & Industries

- 403(b) Plans
- 457 Plans
- Benefit Compliance & Correction Programs
- Employee Benefits
- Fiduciary Responsibility & Audits
- Government
- Governmental Retirement Plans
- Retirement Plans

She is admitted to practice in the state of Indiana and the state of Texas, but is representing governmental entities and retirement plans across the country.

Education

- Franklin College (B.A.)
 - Marketing and Finance
- Indiana University Robert H. McKinney School of Law (J.D.)

Admissions

- Indiana
- United States District Court - Northern District of Indiana
- United States District Court - Southern District of Indiana
- Texas

Professional Affiliations

- Member, American Bar Association
- Member, Indianapolis Bar Association
- Member, Indiana State Bar Association
- Member, National Association of Public Pension Attorneys
- Member, National Council on Teacher Retirement
- National Council on Teacher Retirement Advisory Committee
- Paralegal Evaluation Committee serving as mentor/coach for group of non-partners

Awards & Honors

- Recipient of 2015 Franklin College Young Alumni Award

Community Involvement

- Mentor, Franklin College Professional Partners
- Ambassador, Council of Independent Colleges "Securing America's Future: The Power of Liberal Arts Education" Campaign
- Board Member, Williams Chair Advisory Board
- Guest Lecturer, Indiana University Introduction to Law
- Member, Kappa Kappa Kappa Philanthropic Society
- Moot Court Judge, Indiana University School of Law-Indianapolis
- Member, United Way of Johnson County's Advisory Board for the Johnson County Fast Track Program

Published In

- "IRS Announces Transition Relief for 403(b) Plan Exclusions of Part-Time Employees," *Employee Benefit Plan Review*, Volume 73, Number 3, March/April 2019
- "Bipartisan Budget Act of 2018 Brings Changes for Retirement Plans," *BenefitsLink Retirement Plans Newsletter*, Feb. 22, 2018

- "Asserting Amount in Controversy Post—the 'Jurisdiction and Venue Clarification Act': A Trip to Wonderland?" *The Seventh Circuit Rider*, Vol. 12, May 2012, pp. 31-34. Co-author: Katherine Winchester
- "DTCI: What I Really Meant to Say . . .," *The Indiana Lawyer*, June 23, 2010
- "The Development of the Hypothetical Federal Felony: A Solution to Nonuniformity in Immigration," *The Scholar - St. Mary's Law Review on Minority Issues*, Winter 2008

Thought Leadership

April 8, 2026

USPS Postmark Rule Change Creates New Compliance Risks for Employee Benefit Plans

March 24, 2026

Retirement of IRS FIRE System and Mandatory Transition to IRIS

February 13, 2026

Quade | Understanding the DOJ's New Rule on Web Accessibility Under ADA Title II

Quade Blog

February 2, 2026

IRS Modifies Language in the Safe Harbor Special Tax Notice

January 27, 2026

Understanding the DOJ Rule on Web Accessibility (ADA Title II)

January 6, 2026

2026 Is Here—Is Your Plan Ready? Required Amendments, Tax Tables, and TEFRA Reminders

December 4, 2025

New Maximum Dollar Limits for Tax Year 2026: How the Contribution Limits Interact When an Employer Sponsors Multiple Retirement Plans

November 13, 2025

IRS Releases Updated Cost of Living Adjustments and Maximum Dollar Limits for Tax Year 2026

October 3, 2025

Quade | What Employers Need to Know About Reissued Retirement Plan Distribution Checks

Quade Blog

September 23, 2025

IRS Issues Final Regulations on Roth Catch-Up Mandate for Higher Earners Ahead of Implementation Deadline

September 15, 2025

Withholding and Reporting Obligations for Re-Issued Distribution Checks

July 24, 2025

Roth Catch-Up Requirements for Special Catch-Up Contributions in 457(b) Plans

July 21, 2025

Big Beautiful Benefits: A Look at the Employee Benefits Provisions of the One Big Beautiful Bill

July 10, 2025

Avoiding Impermissible CODAs in Governmental Pension Plan Reform and Enhancement

June 18, 2025

Uncertainty at the IRS: Why Qualified Pension Plans Should Self-Audit

January 2025

Employee Benefit Plan Review | SECURE Developments: The Final and New Proposed RMD Regulations

Employee Benefit Plan Review

December 26, 2024

Congress Repeals Social Security Benefit Reductions for Public Employees

November 15, 2024

To Be (Retired) or Not to Be (Retired)? – That Is the Question

November 7, 2024

2025 Cost of Living Adjustments for Your Retirement Plan Administration

August 23, 2024

SECURE Developments – Final and New Proposed RMD Regulations Issued

January 8, 2024

Just in Time for the New Year, IRS Issues Miscellaneous Implementation Guidance for SECURE 2.0 Changes

December 20, 2023

In the Nick of Time Before Effective Date: IRS Issues Proposed Regulations for the Long-Term, Part-Time Employee Rules

November 9, 2023

2024 Cost of Living Adjustments for Your Retirement Plan Administration

August 29, 2023

Welcome Delay of SECURE 2.0 Roth Catch-Up Contribution Requirement

August 29, 2023

Social Security Replacement Plan Participants May Be Exempt from SECURE 2.0 Roth Catch-Up Contributions

August 1, 2023

Key Takeaways for Employers Regarding the New Mental Health Parity Rules

April 4, 2023

Guidance Issued on the End of the COVID-19 Emergency Periods and Impact on Benefits Plans

January 17, 2023

Secure 2.0 Highlights for Retirement Plan Sponsors

November 14, 2022

IRS Opens Determination Letter Program to 403(b) Plans

November 10, 2022

Time to Dig In: SEC Issues Final Clawback Rules for Incentive Compensation

Employee Benefit Plan Review

November 3, 2022

2023 Cost-of-Living Adjustments for Health and Welfare Plans

October 31, 2022

2023 Cost of Living Adjustments for Your Retirement Plan Administration

October 10, 2022

IRS Extends Helpful RMD Rule Transition Relief

August 22, 2022

IRS Extends Deadlines for Amending a Retirement Plan or IRA for Certain Provisions of SECURE Act, Miners Act, and CARES Act

June 16, 2022

New Federal Tax Withholding Forms W-4P and W-4R: Is Your Retirement System Ready?

June 13, 2022

IRS Announces New “Pre-Audit” Pilot Program for Retirement Plans

May 10, 2022

HDHP and HSA Annual Limits Increase for 2023

March 18, 2022

IRS Releases Proposed RMD Rule

January 27, 2022

Expect the Breach of Fiduciary Duty Cases to Keep on Coming

January 21, 2022

IRS Finalizes 2022 Federal Tax Withholding Guidance and Forms

November 9, 2021

2022 Cost of Living Adjustments for Your Retirement Plan Administration

November 1, 2021

Update: The New IRS Draft Forms for Tax Withholding from Benefit Payments: What You Need to Know

October 25, 2021

New Emphasis in ESG and Proxy Voting Rules Under Proposed Department of Labor Regulations

July 19, 2021

IRS Updates the EPCRS Correction Program (Rev. Proc. 2021-30)

May 19, 2021

IRS Issues Guidance on COBRA Subsidies Just In Time

May 12, 2021

HDHP and HSA Annual Limits Increase for 2022

May 3, 2021

DOL Issues New Cybersecurity Guidance: A Step Towards Minimum Expectations

March 12, 2021

Reminder: Annual Tax Withholding Notice and New IRS Draft Withholding Form W-4R

March 11, 2021

New Stimulus Act Provides Full COBRA Subsidies to Involuntarily Terminated Employees

January 11, 2021

EEOC Issues New Proposed Wellness Regulations

December 29, 2020

Consolidated Appropriations Act of 2021

December 8, 2020

IRS Issues 2020 Required Amendments List

November 12, 2020

IRS Issues Final Regulations Updating Required Minimum Distribution Life Expectancy Tables

National Association of State Retirement Administrators (NASRA) News Clips

October 29, 2020

2021 Cost of Living Adjustments for Your Retirement Plan Administration

October 6, 2020

IRS Offers Transition Relief for ACA Reporting

October 5, 2020

IRS Issues Final Regulations on Income Tax Withholding on Certain Periodic Retirement and Annuity Payments made After December 31, 2020

August 25, 2020

IRS Modifies Language in the Safe Harbor Special Tax Notice

June 29, 2020

Additional IRS Guidance for CARES Act Loans, Coronavirus-Related Distributions and Required Minimum Distributions

June 29, 2020

IRS Releases Important Guidance Regarding Coronavirus-Related Distributions, Loans and RMD Waivers under the CARES Act

May 27, 2020

DOL Issues Final Rule on Electronic Delivery

May 21, 2020

COVID-19 Extensions Are Not Mandatory for Governmental Plans

May 13, 2020

IRS Allows Mid-Year Election Changes for Health Plans, Health FSAs, Dependent Care FSAs in 2020

May 12, 2020

IRS Releases Coronavirus-Related Relief for Retirement Plans Q&A

May 11, 2020

A Closer Look: Coronavirus-Related Distributions

May 11, 2020

A Closer Look: Other CARES Act Provisions Affecting Health Plans

May 11, 2020

A Closer Look: Mandatory Coverage of COVID-19 Testing

May 11, 2020

A Closer Look: Extended Deadlines

May 11, 2020

A Closer Look: Suspension of Required Minimum Distributions

May 11, 2020

Summary Table and In-Depth Analysis of COVID-19 Legislation for Employer-Based Retirement and Welfare Plans

May 11, 2020

A Closer Look: Loan Increases and Repayment Relief

May 11, 2020

A Closer Look: Employer-Provided Student Loan Repayments

May 4, 2020

IRS and EBSA Provide Additional Relief for Health and Retirement Plans and Participants Due to COVID-19

April 17, 2020

FAQs Clarify Health Plan Requirements of FFCRA and CARES Act

April 13, 2020

IRS Extends Time-Sensitive Deadlines to July 15, 2020 Due to COVID-19

March 31, 2020

CARES Act Expands Requirements for Health Plans

March 30, 2020

403(b) Plan Amendment Deadline Extended

March 30, 2020

Reducing or Suspending Employer Retirement Plan Contributions Due to COVID-19

March 27, 2020

Accessing Retirement Plan Funds Under CARES Act and Existing Law

March 26, 2020

IRS Issues 2020 Form W-4P

March 24, 2020

FAQs Regarding COVID-19 and Governmental Retirement Plans

March 19, 2020

Coronavirus Response Act Requires Health Plans to Cover COVID-19 Testing

January 23, 2020

More Retirement Plan Changes for Educational Employers

January 10, 2020

DEVELOPMENT: Reduced Age for In-Service Distributions

January 7, 2020

Required Amendments List for Individually Designed Retirement Plans

December 27, 2019

SECURE Act Becomes Law

Speaking Engagements

- "The Error of Your Ways, A Haunted Guide to Tax Corrections," CalAPRS Roundtable, October 2025
- "SECURE 2.0 Recent Guidance," NCPERA Annual Conference, October 2025
- "Fiduciary Responsibility Training," National Pension Education Association, July 2025
- "Catch-ups, Audits, DOGE-Oh My!," NAPPa Conference, June 2025
- "Till Debt (and QDROs) Do Us Part: Navigating Spousal Transfers." NAPPa, February 2025
- "Retiree Reemployment," NPEA Webinar, January 2025
- "Retiree Reemployment," NCTR Webinar, January 2025
- "Federal Laws Applicable to Public Pension Plans," Conference of Consulting Actuaries, October 16, 2023
- "Federal/Legal Panel," NCTR Conference, October 9, 2023
- "This is [NOT] Sparta!," NAPPa Conference, June 2023
- "Update regarding SECURE 2.0 Act of 2022," CALAPRS Attorney Roundtable, February 10, 2023
- "SECURE 2.0 Act of 2022," National Pension Education Association Webinar, February 22, 2023
- "You Gotta Fight! For Your Right! To {Pension}!" NAPPa Conference, February 2023
- "Taxation With and Without Representation: Overview of Federal Tax Topics," P2F2, October 26, 2022
- "Session 307: Social Security Considerations for Public Pensions," Conference of Consulting Actuaries, October 17, 2022
- "Teacher Shortage Crisis Response - Is Return to Work the Answer?" NCTR Conference, October 10, 2022
- "Public Pensions and Washington, D.C. - A Discussion of the Intersects of Advocacy, Law, and Politics," NCTR Conference, October 9, 2022
- "W-4P/W-4R: An Update," NCTR Webinar, August 18, 2022
- "W-4P and W-4R Update," NAPPa Conference, June 2022
- "Significant State Pension Litigation Update," NAPPa Conference, June 24, 2022
- "IRS Withholding Form W-4P," NCTR Webinar, November 18, 2021
- "The Implications of ESG for Asset Allocation," NCTR Conference, October 13, 2021
- "I'm Here Live - I'm Not a Cat: Administering Retirement Plans in Our Virtual World," NAPPa Conference, October 6, 2021
- "2020 Federal Update Panel," Webinar for NASRA Conference, August 11, 2020
- "The New CARES Act and Its Retirement-Related Provisions," Webinar for NCTR, April 9, 2020
- "Emerging Federal Tax Compliance Issues Affecting Public Plans," NASRA/NCTR 2020 Joint Conference, March 2, 2020
- "SECURE Act Implementation Issues," Webinar for NCTR, February 5, 2020
- "Come on Take the Money & Run: Uncashed Checks, Disclaimer of Benefits, and Missing Participants," NAPPa Winter Meeting, February 2020
- "Impact of Charter Schools on Teacher Pension Plans: Federal Law Considerations," NCTR Annual Meeting, October 2019

- "Manifest Injustice - When Strict Plan Document Interpretation 'Just Ain't Fair'," NAPPA Winter Meeting, February 2019
- "The Board's Fiduciary and Legal Responsibility to DC Plans," NCTR Annual Meeting, October 2018
- "The Hows and Whys of DC Plan," NCTR Workshop, July 2018
- "Choosing Investment Options - A Fiduciary's Responsibility," NAPPA Annual Meeting, June 2018
- "Alternative Plans," NAPPA Winter Meeting, February 2018