

Laura Carnes, ERPA, QPA, QKA



With over 18 years' experience in the qualified retirement plan industry, Laura handles all phases of plan design, administration and compliance. Laura started her TPA firm, Black Creek Retirement Plans, Inc. in 2013 and provides services to profit, non-profit and government organizations in regard to their IRS-qualified retirement plans.

Laura has served as an expert witness and is an occasional speaker on topics of IRS-qualified retirement plan matters to groups of plan sponsors, actuaries, attorneys, accountants, financial planners and insurance professionals.

Laura was one of the first in the nation to receive the Enrolled Retirement Plan Agent (ERPA) designation from the Internal Revenue Service. As an ERPA, she has been approved to practice before the IRS on certain retirement plan issues and is bound by regulations under Circular 230.

In addition to her ERPA, she has received the following certifications from the American Society of Pension Professionals & Actuaries (ASPPA), Qualified 401(k) Administrator (QKA); Qualified Pension Administrator (QPA); and the Tax-Exempt & Governmental Plan Administration Certificate.

She has also been a member of the ASPPA Benefits Council of North Florida since 2009 and has served on the Board in the capacity of Secretary (2011-2013) and President (2014-2016).



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