

2010

IRA SEMINAR TOUR

Mid-Winter

IRA ESSENTIALS

Our *IRA Essentials* seminar is one of our most popular seminars. Each year thousands of IRA professionals attend this seminar to enhance their knowledge of Traditional and Roth IRAs—including the latest information on IRA portability, beneficiary, and reporting rules. Our experienced instructors use classroom instruction, multimedia presentations, and real-life examples to create an ideal learning environment for attendees. We designed this seminar to teach IRA fundamentals to individuals who are new to the retirement industry or who need a general IRA refresher. Although the *IRA Essentials* seminar is an introductory course, our instructors will assist attendees with more advanced questions.

Course Topics

Roth and Traditional IRA Plan Establishment

- Documentation requirements
- Plan agreements and disclosure statements

Contributions

- Eligibility requirements
- Distinction between eligibility and deductibility

Moving IRA Assets

- Rollovers, transfers, conversions, and recharacterizations
- Transaction forms
- Step-by-step procedures

Roth and Traditional IRA Distributions

- Required minimum distributions (RMDs)
- Roth IRA distribution rules
- Beneficiary distributions

Required Reporting

- Importance of accurately completing transaction forms
- Reporting deadlines

ADVANCED IRA ISSUES

As the first decade of a new century comes to a close, more of us face an uncertain future than ever before. The changing landscape of our employment, retirement, and taxation continues to occupy much of our thoughts and activities as we move closer to a new decade. Has your IRA department adapted to these economic changes and trends? This course explores distribution and income planning options for IRA holders and their beneficiaries as they approach retirement. For example, the Roth IRA will be available for the first time to a new group of previously ineligible individuals. How will this new option affect their plans for the future? The baby boomers are beginning to distribute their long-saved retirement assets. How will they maximize those assets and how will they pass on those assets to their loved ones? Learn the answers to these questions and more by attending this dynamic seminar.

Course Topics

Service Enhancement Opportunities

- Understand the new opportunity for high-income, high net-worth individuals to use Roth IRAs
- Review employer-sponsored retirement plan-to-Roth IRA rollover rules
- Discover how being proficient in recharacterizing contributions may enhance the services you provide to your IRA holders
- Identify excess contributions and solutions for correcting them while maintaining asset retention

Required Minimum Distributions

- Review current RMD rules
- Understand the historical perspective
- Discuss what the future may hold

Beneficiary Issues

- Learn the nuances between inherited IRAs and subaccounts and the different beneficiary options
- Discuss minors as beneficiaries
- Explore trusts and estates as beneficiaries, including qualified/nonqualified trusts and special treatment under private letter rulings
- Understand the rules and reasons for disclaiming inherited IRA assets

Reporting Requirements

- Learn the new Form 5498
- Become an expert at year-of-death reporting
- Lose your fear of reporting corrections
- Understand the reports required for account holders



SITES AND DATES

Arkansas

Little Rock

IRA Essentials Feb. 23
Advanced IRA Issues Feb. 24

Arizona

Scottsdale

IRA Essentials Feb. 17
Advanced IRA Issues Feb. 18

California

Burbank

IRA Essentials Mar. 11
Advanced IRA Issues Mar. 12

Ontario

IRA Essentials Jan. 28
Advanced IRA Issues Jan. 29

Pasadena

IRA Essentials Jan. 26
Advanced IRA Issues Jan. 27

San Francisco (San Bruno)

IRA Essentials Mar. 9
Advanced IRA Issues Mar. 10

Colorado

Colorado Springs

IRA Essentials Mar. 9

Denver

IRA Essentials Mar. 11
Advanced IRA Issues Mar. 12

Ft. Collins (Loveland)

IRA Essentials Mar. 10

Connecticut

Cromwell

IRA Essentials Mar. 2
Advanced IRA Issues Mar. 3

District of Columbia

Arlington, VA

IRA Essentials Feb. 23
Advanced IRA Issues Feb. 24

Florida

Miami

Advanced IRA Issues Mar. 24

Naples

Advanced IRA Issues Mar. 23

Florida

Orlando

IRA Essentials Mar. 25
Advanced IRA Issues Mar. 26

Georgia

Atlanta

IRA Essentials Mar. 9
Advanced IRA Issues Mar. 10

Kansas

Overland Park

IRA Essentials Feb. 23
Advanced IRA Issues Feb. 24

Kentucky

Louisville

IRA Essentials Mar. 16
Advanced IRA Issues Mar. 17

Louisiana

New Orleans

IRA Essentials Mar. 11
Advanced IRA Issues Mar. 12

Maryland

Baltimore

IRA Essentials Feb. 9
Advanced IRA Issues Feb. 10

Massachusetts

Boston(Natick)

IRA Essentials Feb. 11
Advanced IRA Issues Feb. 12

Minnesota

Brainerd/Baxter

IRA Essentials Jan. 20
Advanced IRA Issues Jan. 21

Minneapolis

IRA Essentials Jan. 27
Advanced IRA Issues Jan. 28

Missouri

St.Louis

IRA Essentials Feb. 25
Advanced IRA Issues Feb. 26

Nebraska

Lincoln

IRA Essentials Feb. 18
Advanced IRA Issues Feb. 19

North Platte

IRA Essentials Feb. 16
Advanced IRA Issues Feb. 17

New Jersey

Secaucus

IRA Essentials Feb. 25
Advanced IRA Issues Feb. 26

New York

Buffalo

IRA Essentials Mar. 22
Advanced IRA Issues Mar. 23

Syracuse

IRA Essentials Mar. 24
Advanced IRA Issues Mar. 25

Tarrytown

IRA Essentials Mar. 17
Advanced IRA Issues Mar. 18

North Dakota

Bismarck

IRA Essentials Apr. 6
Advanced IRA Issues Apr. 7

Fargo

IRA Essentials Apr. 8
Advanced IRA Issues Apr. 9

Ohio

Cleveland (Olmstead)

IRA Essentials Mar. 18
Advanced IRA Issues Mar. 19

Columbus

IRA Essentials Mar. 10
Advanced IRA Issues Mar. 11

Oklahoma

Tulsa

IRA Essentials Feb. 9
Advanced IRA Issues Feb. 10

Pennsylvania

Philadelphia

IRA Essentials Feb. 23
Advanced IRA Issues Feb. 24

Pittsburgh

IRA Essentials Mar. 16
Advanced IRA Issues Mar. 17

Tennessee

Memphis

IRA Essentials Mar. 18
Advanced IRA Issues Mar. 19

Texas

Dallas (Irving)

IRA Essentials Feb. 11
Advanced IRA Issues Feb. 12

Virginia

Norfolk

IRA Essentials Mar. 2
Advanced IRA Issues Mar. 3

Washington

Seattle

IRA Essentials Mar. 8
Advanced IRA Issues Mar. 9

Wisconsin

Eau Claire

IRA Essentials Jan. 28
Advanced IRA Issues Jan. 29

LaCrosse

IRA Essentials Jan. 26
Advanced IRA Issues Jan. 27

Madison

IRA Essentials Mar. 25
Advanced IRA Issues Mar. 26

Milwaukee

IRA Essentials Mar. 23
Advanced IRA Issues Mar. 24



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