

NOVEMBER 13 - VIRTUAL

Advanced IRAs builds on the attendees' basic IRA knowledge to address some of the more complex IRA issues that their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

COURSE TOPICS MAY INCLUDE**Complex Transactions**

- Understand a Roth conversation
- Recognize a qualified Roth IRA distribution
- Describe a qualified charitable distribution (QCD)
- Explain a health savings account funding distribution
- Discuss 529 plan-to-roth IRA rollovers

IRA Excess Contributions

- Define an excess contribution
- Identify excess contribution correction methods
- Describe a recharacterization
- Explain the possible taxes and penalty taxes for excess contributions
- Describe reporting for excess contributions and recharacterizations

Required Distributions

- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules
- Explain the RMD reporting requirements

Beneficiary Options

- Describe beneficiary distribution options when an IRA owner dies on or after January 1, 2020
- Recognize the differences for the various beneficiary types

IRA Reporting

- Identify due dates for IRA reporting
- Recognize when an RMD statement is required
- Understand when electronic filing of forms is required
- Accurately report contributions, fair market values, and distributions to IRA owners, beneficiaries, and the IRS

WHO SHOULD ATTEND?

You should attend this seminar if you are

- an IRA administrator personal banker, or member services personnel who has a working knowledge of basic IRA operations and are looking to expand your expertise and provide enhanced customer service;
- a financial professional who recognizes that IRAs play an integral role in retirement planning;
- a compliance specialist with procedural oversight of IRA policies and practices; or
- a support personnel responsible for promotional materials that describe the services provided by your financial organization.

**BEN MAAS**

Ben Maas is a Senior ERISA Analyst with the ERISA department at Ascensus. Mr. Maas conducts IRA training programs nationwide. His expertise includes Traditional and Roth IRAs, Coverdell education savings accounts, health savings accounts, and SEP and SIMPLE IRA plans. He also leads the development, implementation, assessment, and maintenance of the IRA University and HSA University curricula.



PROGRAM AGENDA

Session: 9:00 a.m. - 4:00 p.m.
Lunch: 12:00 p.m. - 1:00 p.m.

ASSET SIZE	LIVE
\$25 mil & under	___ \$350
\$26 mil - \$100 mil	___ \$450
\$101 mil - \$250 mil	___ \$550
\$251 mil - \$400 mil	___ \$750
\$401 mil - \$750 mil	___ \$950
\$751 mil - \$1 bil	___ \$1,250
Over \$1 billion	___ \$1,550
Assoc. Members	___ \$950
Non-members	___ \$3,100

We understand circumstances arise requiring cancellation. Cancel up to five business days before the session and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Natalie Wareham at nwareham@ksbankers.com.

A 30-day replay will be available for all participants. Advanced IRAs qualifies for 6 general Kansas insurance credits and for 6.5 Kansas CLE credits.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at www.ksbankers.com