KANSAS BANKERS ASSOCIATION

IRA ESSENTIALS

NOVEMBER 13 - VIRTUAL

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. Attendees should bring a hand-held calculator.

COURSE TOPICS MAY INCLUDE

Introduction and Establishing IRAs

- Identify the tax advantages of Traditional and Roth IRAs
- Summarize the IRA opening document requirements
- Explain the difference between primary and contingent beneficiaries

IRA Funding

- Compare and contrast Traditional and Roth IRA eligibility requirements
- Explain the regular contribution limit
- Distinguish the regular contribution deadline
- State the rules for prior-year contributions
- Discuss the regular contribution reporting deadlines

IRA Distributions

- Identify federal income tax withholding requirements
- Recognize the exceptions to the early distribution penalty tax
- Summarize the tax consequences of Traditional and Roth IRA distributions
- Define a required minimum distribution (RMD) and the required beginning date (RBD)
- Discuss the distribution reporting deadlines

IRA Portability

- Differentiate between a rollover and a transfer
- Distinguish between a direct and indirect rollovers between IRAs and employer-sponsored retirement plans

WHO SHOULD ATTEND?

You should attend this seminar if you

- need to learn the basics of Traditional and Roth IRAs or
- want an updated, general transfer refresher on IRA rules.

CHAD NEUMANN

Chad Neumann is a Senior ERISA Analyst with the ERISA department at Ascensus. Mr. Nuemann 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 lends his expertise to the distance learning curriculums, including the IRA Institute Online, webinars, and IRA Essentials OnDemand. Mr. Neumann also leads exam development and review of the Certified IRA Specialist (CIS) program, the Certified IRA Professional (CIP) program, and the Certified Health Savings Professional (CHSP) program.

KANSAS BANKERS ASSOCIATION

ADVANCED IRAS

NOVEMBER 14 - 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

Regulatory Changes

- Discuss the upcoming IRA amendment date
- Describe 529 plan-to-Roth IRA rollovers
- Explain the rules for Roth simplified employee pension (SEP) IRAs and Roth savings incentive match plan for Employees for smaller employers (SIMPLE) IRAs.
- Recognize the increased contribution limits for SIMPLE IRA plans
- Discuss the new electronic reporting requirements

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
- Calculate net income attributable (NIA)

Required Minimum Distributions

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

Beneficiary Options

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

IRA Beneficiary Workshop - Applying the Options

- Determine the distribution options available to beneficiaries under the current rules and regulations
- Apply existing guidance to different beneficiary case studies
- Analyze complex beneficiary scenarios

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.

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2025 FALL IRA ESSENTIALS AND ADVANCED IRA TRAININGS

November 13, Virtual - IRA Essentials
November 14, Virtual - Advanced IRAs

PROGRAM AGENDA FOR BOTH DAYS

Session: 8:30 a.m. - 4:00 p.m.
Lunch: 12:00 p.m. - 1:00 p.m.

ASSET SIZE	ESSENTIALS (LIVE)	ADVANCED (LIVE)
$25 mil & under	___ $350	___ $350
$26 mil - $100 mil	___ $450	___ $450
$101 mil - $250 mil	___ $550	___ $550
$251 mil - $400 mil	___ $750	___ $750
$401 mil - $750 mil	___ $950	___ $950
$751 mil - $1 bil	___ $1,250	___ $1,250
Over $1 billion	___ $1,550	___ $1,550
Assoc. Members	___ $950	___ $950
Non-members	___ $3,100	___ $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 education@ksbankers.com.

A 30-day replay will be available for all participants.
Kansas insurance credits and Kansas CLE credits pending.

PLEASE CHOOSE WHICH ONE YOU ARE ATTENDING BELOW:

Name:____

Bank Location:______________________ E-mail:______________________

___ **IRA Essentials - November 13** ___ **Advanced IRAs - November 14**

Name:____

Bank Location:______________________ E-mail:______________________

___ **IRA Essentials - November 13** ___ **Advanced IRAs - November 14**

Bank:____

Total Enclosed: $______________________ Total Attending: ______________________

Address:______________________ ______________________

City: ______________________ State:______________ Zip:______________

Three ways to register:

1. Complete and mail the registration form with a check.
2. Email the registration form to education@ksbankers.com, followed by payment via check by mail or credit card over the phone.
3. Register online using a credit card at www.ksbankers.com.