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 curricula, 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.

2025 IRA ESSENTIALS
November 13, Virtual

PROGRAM AGENDA
Session: 9:00 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 Natalie Wareham at nwareham@ksbankers.com.

A 30-day replay will be available for all participants.
IRA Essentials qualifies for 6.5 Kansas CLE credits and 6 hours of Kansas Insurance CE.

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**