

FEBRUARY 19, 2026- 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

Required Minimum 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 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.

PRESENTER

Debbie Shipman is an ERISA Analyst with the ERISA department at Ascensus. Ms. Shipman conducts IRA training programs nationwide. Her expertise includes Traditional and Roth IRAs, Coverdell education savings accounts, health savings accounts, and SEP plans. She leads the analysis, design, development, implementation, and evaluation of Ascensus' IRA workshops, HSA workshops, Virtual Compliance and Education Summit; and Ascend curriculums, as well as in-house training programs. Ms. Shipman also lends her expertise to the distance learning curriculums, including webinars, IRA University, HSA University, and IRA Essentials OnDemand.



PRESENTED BY:



2026 WINTER IRA TRAINING ADVANCED IRAS
February 19, 2026, 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
Strategic Partners	\$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 more than two people from your bank are attending, please email education@ksbankers.com.

A 30-day replay will be available for all participants.

Approved 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 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.