KANSAS BANKERS ASSOCIATION

IRA ESSENTIALS

NOVEMBER 17, 2026 - 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 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 refresher on IRA rules.

PRESENTED BY

ASCENSUS®

PRESENTER

Mary Hopkins has been a Consultant within the ERISA Department at Ascensus since 2021. In her position, Mary assists financial organizations on compliance issues through Ascensus' 800 Consulting Service and compliance reviews. She also instructs webinars and Ascensus sponsored seminars and contributes to technical reviews of forms, documents, and publications.

Mary earned the Certified IRA Services Professional (CISP) designation through the Institute of Certified Bankers (ICB) in 2007 and the Certified Health Savings Professional (CHSP) designation in 2023. She has over 19 years of experience with qualified retirement plans and IRAs—including Traditional and Roth IRAs, health savings accounts, Coverdell education savings accounts, SEP and SIMPLE IRA plans.

2026 FALL IRA TRAINING ESSENTIALS

November 17, 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)
$25 mil & under	___ $370
$26 mil – $100 mil	___ $475
$101 mil – $250 mil	___ $580
$251 mil – $400 mil	___ $790
$401 mil – $750 mil	___ $1,000
$751 mil – $1 bil	___ $1,315
Over $1 billion	___ $1,630
Strategic Partners	___ $1,000
Non-Members	___ $3,255

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.
Program 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.