



Oct 13, 2010 - Basic
 Oct 14, 2010 - Advanced
DoubleTree Hotel
 6301 Route 298
 E. Syracuse, NY
 (315) 432-0200

Oct 19, 2010 - Basic
 Oct 20, 2010 - Advanced
DoubleTree Hotel
 455 South Broadway
 Tarrytown, NY
 (914) 631-5700

SCHEDULE

8:00 am - Registration
 8:30 am - Program
 12:00 noon - Lunch
 4:15 pm - Adjourn

SPEAKER

Frank LaLoggia, Ascensus

HOTEL RESERVATIONS

For room reservations, contact the hotels directly at the numbers listed above. Mention NYBA for preferred rates - \$139-Syracuse; \$149-Tarrytown.

QUESTIONS?

Elisa Legg - 212-297-1679
elegg@nyba.com

Rose Murjani - 212-297-1666
rmurjani@nyba.com

IRA Fundamentals 2010 – Basic Seminar

Over the years, the *IRA Fundamentals* seminar has become one of our most popular product offerings. This seminar is ideal for individuals who are **new to the retirement plan industry or who need a general IRA refresher**. Each year thousands of IRA professionals attend this seminar to review the fundamentals of Traditional and Roth IRAs—including the latest information on IRA portability, beneficiary, and reporting requirements. An interactive teaching style combined with real-life examples enhances the learning experience for each attendee. Although designed as an introductory course, instructors will be happy to assist attendees with more advanced questions.

Audience

You should attend this seminar if you are:

- New to IRAs and need to learn the basic rules that govern Roth and Traditional IRAs, or
- Looking for an updated, general refresher on IRA rules.

Advanced IRAs: Operational Issues

IRAs continue to play an important role in saving for retirement. During 2009, nearly 4 out of 10 U.S. households owned IRAs and more than 75 percent of IRA-owning households participated in employer-sponsored retirement plans. These statistics illustrate the potential for interaction between IRAs and employer-sponsored retirement plans. With current market focus on converting assets to Roth IRAs, financial organizations need to know how best to facilitate these transactions to stay competitive. Equally as competitive and ripe for operational error is the required minimum distribution (RMD) and beneficiary market. To have a successful, revenue-generating IRA department, IRA administrators must understand the rules surrounding these issues and know how to correctly perform complicated IRA transactions.

This informative seminar will focus on various IRA operational issues such as converting or rolling over assets to Roth IRAs, distributing IRAs, and handling IRA assets after an IRA holder dies. Attendees also will learn how recent legislative changes will affect their day-to-day operations. Through hands-on training and peer discussions, attendees will discover practical solutions to common IRA problems.

Audience

Who should attend?

- IRA administrators, personal bankers, and member services personnel who wish to provide enhanced customer service
- Financial professionals who recognize that IRAs play an integral role in retirement planning
- Seasoned IRA professionals who need to understand and explain the latest IRA features
- Compliance personnel with procedural oversight of IRA policies and practices
- Support personnel responsible for product and service marketing.

AGENDA

IRA Fundamentals-Basic Seminar

Roth & Traditional IRA Plan Establishment

- Documentation requirements
- Plan agreements and disclosure statements

Contributions

- Eligibility requirements
- Distinction between eligibility and deductibility

Moving IRA Assets

- Rollovers, transfers, conversions and recharacterizations
- Transaction forms
- Step-by-step procedures

Roth and Traditional IRA Distributions

- Required minimum distributions (RMDs) for Traditional IRA holders
- Roth IRA distribution rules
- Beneficiary distributions

Required Reporting

- Importance of accurately completing transaction forms
- Reporting deadlines

After attending this seminar you will be able to

- Understand the IRA establishment process;
- Select and complete appropriate forms;
- Recall IRA contribution limits;
- Identify the role you should (and should not) play in when accepting IRA contributions;
- Understand how to process distributions;
- Recognize types of reports you must submit to the IRA holder and to the IRS,
- Know the pertinent information you must include on required reports.

Advanced IRAs: Operational Issues

Legislative Update

- Learn how certain Coverdell education savings account (ESA) provisions may change beginning January 1, 2011
- Discover how the Patient Protection and Affordable Care Act affects IRA distributions

IRA Conversions and Retirement Plan Rollovers to Roth IRAs

- Explore the opportunities available with 2010 conversions and employer-sponsored retirement plan-to-Roth IRA rollovers
- Review the Roth IRA ordering rules, including the special "acceleration" rule applicable to 2010 conversions and rollover to Roth IRAs
- Understand how IRA holders can take advantage of Roth IRA "loophole"
- Examine recharacterization procedures

Required Minimum Distribution Procedures

- Explore the different options organizations use to create RMD statements
- Review procedures for correcting distributing RMDs
- Understand the IRS reporting requirements for RMDs

Beneficiary Procedures

- Explore the step-by-step process of creating beneficiary accounts
- Discuss procedures for accepting beneficiary disclaimers
- Learn which payout options are available to successor beneficiaries
- Compare procedures for distributing inherited IRA assets
- Examine beneficiary portability options
- Review IRA beneficiary reporting requirements

Miscellaneous

- Learn how the nonqualified HSA distribution penalty is changing
- Review procedures for processing qualified HAS funding distributions
- Discover how Heartland Disaster Tax Relief Act of 2008 affects IRAs
- Discuss the process of FDIC/NCUA takeovers

Registration: The fee of \$240 first registrant, \$210 per additional registrant covers the cost of tuition, manual, refreshments and lunch. To register, complete the attached form and send to the address noted. Make checks payable to **New York Bankers Association**. We also accept Visa, MasterCard and Discover. Please note that NYBA sponsored IRA seminars include the cost of lunch.

Continuing Education: The New York Bankers Association is an approved sponsor of continuing professional education (CPE) for Certified Public Accountants and is registered with the New York State Board for Public Accountancy.

The New York Bankers Association has been approved as an Accredited Continuing Education Provider by the Institute of Certified Bankers. CE credit for these courses for the CTFA, CISP and CRSP designations is available.

REGISTRATION FORM - Basic & Advanced IRA Seminars

Locations/Dates: **Syracuse:** October 13 & 14, 2010 **Tarrytown:** October 19 & 20, 2010

Registration Fees: \$240 per registrant; \$210 each additional registrant (PER DAY)

Payment type: Check enclosed Please invoice me MasterCard Visa Discover

Card # _____ Exp _____ V-code _____

Name on Card _____ Signature _____

Please fill out completely; copy form for additional registrants.

Name _____	Nickname _____	Title _____
Company Address _____	Date(s) Attending _____	
City _____	State _____	Zip _____
Phone _____	Fax _____	E-mail _____
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Name _____	Nickname _____	Title _____
Company Address _____	Date(s) Attending _____	
City _____	State _____	Zip _____
Phone _____	Fax _____	E-mail _____
.....		
Name _____	Nickname _____	Title _____
Company Address _____	Date(s) Attending _____	
City _____	State _____	Zip _____
Phone _____	Fax _____	E-mail _____
Authorized by:		
Name _____	Title _____	
Institution _____	Phone _____	

Send registration form and payment to:

Rose Murjani
New York Bankers Association
99 Park Avenue, 4th Floor
New York, NY 10016

Or, FAX to 212-297-1683

Directions will be sent with registration confirmation.

Cancellation Policy: Cancel at least two weeks before seminar date and receive a full refund. Cancel less than two weeks prior to seminar date and receive refund less \$50 cancellation fee. **No refunds** will be granted for cancellations made less than one week prior to the seminar date. There is no charge for substitutions; please call 212-297-1666 with names of replacements.