NYBA

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Basic & Advanced IRA Seminars

Presented by Ascensus and the New York Bankers Association

"An investment in knowledge always pays the best interest." -Benjamin Franklin

Mar 17 - Basic
Mar 18 - Advanced
DoubleTree Hotel
455 South Broadway
Tarrytown, NY
(914) 631-5700

Mar 22 - Basic
Mar 23 - Advanced
Holiday Inn Buff. Airport
4600 Genesee Street
Cheektowaga, NY
(716) 634-6969

Mar 24 - Basic
Mar 25 - Advanced
DoubleTree Hotel
6301 Route 298
E. Syracuse, NY
(315) 432-0200

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

SPEAKER
Frank LaLoggia,
Ascensus

HOTEL RESERVATIONS
For room reservations, contact the hotels at the numbers listed above.

QUESTIONS?
Contact Rose Murjani
212-297-1666
rmurjani@nyba.com

IRA Essentials 2010 – Basic Seminar

Over the years, the ***IRA Essentials*** seminar has become one of the most popular Ascensus 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 enhance their knowledge of Traditional and Roth IRAs—including the latest information on IRA portability, beneficiary, and reporting rules. 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 understand the basic rules that govern Roth and Traditional IRAs, or
- Looking for an updated, general refresher on IRA rules.

Advanced IRAs 2010

As the first decade of a new century comes to a close, more of us face an uncertain future than ever before. The changing landscape of our employment, retirement and taxation continues to occupy much of our thoughts and activities as we move closer to a new decade. Has your IRA department adapted to these economic changes and trends? **This course explores distribution and income planning options for IRA holders and their beneficiaries as they approach retirement.** For example, the Roth IRA will be available for the first time to a new group of previously ineligible individuals. How will this new option affect their plans for the future? The baby boomers are beginning to distribute their long-saved retirement assets. How will they maximize those assets and how will they pass on those assets to their loved ones? Learn the answers to these questions and more by attending this dynamic seminar.

Audience

Who should attend?

- IRA administrators, personal bankers, and other staff who have a working knowledge of basic IRA operations and wish to expand upon their expertise and provide enhanced customer service.
- Those who want to understand how an IRA may do more than provide retirement income if faced with unexpected opportunities or challenges.
- Financial professionals who recognize that a Roth IRA can provide flexibility in retirement planning and distribution options.
- Seasoned IRA professionals who may need to recharge their IRA batteries to understand and explain the latest IRA features.
- Compliance personnel with procedural oversight of IRA policies and practices.
- Support personnel responsible for promotional materials that describe the services provided by their organization.

AGENDA

IRA Essentials-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;
☑ Know how to select and complete appropriate forms for IRA transactions;
☑ Recall contribution limits;
☑ Realize the role you should (and should not) play 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

Service Enhancement Opportunities
- Understand the new opportunity for high-income, high net-worth individuals to use Roth IRAs
- Review employer-sponsored retirement plan-to-Roth IRA rollover rules
- Discover how being proficient in recharacterizing contributions may enhance the services you provide to your IRA holders
- Identify excess contributions and solutions for correcting them while maintaining asset retention

Rrequired Minimum Distributions
- Review current RMD rules
- Understand the historical perspective
- Discuss what the future may hold

Beneficiary Issues
- Learn the nuances between inherited IRAs and subaccounts and the different beneficiary options
- Discuss minors as beneficiaries
- Explore trusts and estates as beneficiaries, including qualified / non-qualified trusts and special treatment under private letter rulings
- Understand the rules and reasons for disclaiming inherited IRA assets

Reporting Requirements
- Know (and love?) the new Form 5498
- Become an expert at year-of-death reporting
- Lose your fear of reporting corrections
- Understand the reports required for account holders

Registration:
The fee of $240 first registrant, $210 per additional registrant covers the cost of tuition, reference material, 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.
NOTE: The NYBA seminars provide lunch; hence, pricing is higher than seminars offered directly by Ascensus.

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.

Ascensus has submitted these courses to the Institute of Certified Bankers – CRSP, CTFA and CISP designations – for credit approval.

REGISTRATION FORM - Basic & Advanced IRA Seminars

Locations / Dates: **Tarrytown:** Mar 17 & 18 **Buffalo:** Mar 22 & 23 **Syracuse**: Mar 24 & 25

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 _____________________________

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.