



# **IRA Essentials Seminar**

## *A Seminar for Individuals Who Need a Review or Individuals New to IRAs*

### **Seminar Overview**

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Over the last 37 years, millions of people have used IRAs to save for retirement. As of June 30, 2011, IRA assets totaled \$4.9 trillion, up 0.7 percent from March 30, 2011.\* And IRAs will continue to play an important role in the retirement industry as more employers shift the burden of saving for retirement to their employees. Now is the perfect time for your company to capture and retain a piece of the fast-paced IRA market. Help ensure the compliance of your growing IRA business by attending an Ascensus IRA Essentials seminar today!

IRA Essentials is the perfect seminar for individuals who are just starting out in the retirement services industry or for those who simply need a refresher on IRAs. Attendees will learn the requirements for establishing an IRA, contributing to an IRA, and distributing from an IRA. By using hands-on training and real-life examples, our instructor creates an effective learning experience for each seminar attendee.

\* Investment Company Institute's "The U.S. Retirement Market, Second Quarter 2011"

### **Course Topics**

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#### **Traditional and Roth IRA Plan Establishment**

- Explain IRA plan agreement and disclosure statement requirements
- Discuss IRA beneficiary designations

#### **Contributions**

- Review IRA contribution eligibility requirements
- Identify the contribution limit and deadline
- Discuss contribution reporting requirements

#### **Distributions**

- Compare the tax consequences of Traditional and Roth IRA distributions
- Review withholding requirements
- Learn exceptions to the early distribution penalty tax
- Understand required minimum distribution requirements
- Summarize IRA beneficiary options
- Examine distribution reporting requirements

#### **Portability**

- Compare transfers and rollovers
- Discuss rollovers between IRAs and employer-sponsored retirement plans
- Review conversion and recharacterization procedures

### **Required Reporting**

- Review annual reporting requirements
- Explain IRS reporting deadlines

### **Course Benefits**

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After attending this seminar, you will

- understand the IRA establishment process,
- know how to select and complete appropriate IRA transaction forms,
- recall the Traditional and Roth IRA contribution limits,
- realize which procedures to follow when accepting IRA contributions,
- understand how to process IRA distributions,
- recognize the types of reports you must submit to IRA owners and to the IRS, and
- know the pertinent information you must include on required reports.

### **Who Should Attend?**

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You should attend this seminar if you

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

### **Dates & Locations**

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**Cape Girardeau** **April 24, 2012**  
Drury Lodge 573-334-7151  
104 S. Vantage (I-55 & Route K)  
Cape Girardeau, Mo.

**Columbia** **April 25, 2012**  
Courtyard by Marriott 573-443-8000  
3301 Lemone Industrial Blvd (Hwy 63 & AC Exit)  
Columbia, Mo.

**Springfield** **April 26, 2012**  
Holiday Inn North 417-865-8600  
2720 North Glenstone  
Springfield, Mo.

**Kansas City** **April 27, 2012**  
Holiday Inn Northeast 816-455-1060  
7333 Parvin Road  
Kansas City, Mo.

### **Schedule**

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8:15 a.m.	Registration
<b>8:30 a.m.</b>	<b>Seminar begins</b>
Noon	Lunch
12:45 p.m.	Seminar resumes
3:30 p.m.	Adjournment

**About the Instructor** \_\_\_\_\_

Mike Nelson has been MBA's IRA instructor for over 10 years. Mike not only instructs, he listens and responds to special needs, and involves his audience in an effective group learning experience. You are encouraged to participate by asking questions or sharing concerns throughout the program. Handbooks are provided by Ascensus an endorsed vendor of MBA Bankers Service Corporation.

**Continuing Education** \_\_\_\_\_

Submitted for continuing education credits from the Missouri Division of Insurance.

**Registration Information** \_\_\_\_\_

**Fees:** Member ..... \$225 per person  
Each Additional ..... \$205 per person  
Non-member ..... \$400 per person  
Each Additional ..... \$380 per person

The cost of meals included in this registration fee for this meeting is \$19.00. This information is provided for your bank's tax records, in keeping with the IRS 50 percent deductible provisions under Section 274(n) of the Internal Revenue Code.

**Cancellation/Refunds:** Full refunds will be granted for cancellations received by MBA at least 10 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days prior to the seminar. Substitutions are always permitted.

**Disabilities & Dietary Restrictions** \_\_\_\_\_

If you have any disabilities or dietary restrictions, please contact Cindy Foltz at 573-636-8151 or cfoltz@mobankers.com.

**Four Ways to Register** \_\_\_\_\_

- By Fax** Complete and fax to (573) 634-2754
- By Phone** Call the MBA at (573) 636-8151
- By Mail** Mail the completed form and registration fees to:  
Missouri Bankers Association  
P.O. Box 57  
Jefferson City, MO 65102
- Online** www.mobankers.com

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**Registration Form - IRA Essentials Seminar**

*Please check location you wish to attend:*

- Cape Girardeau
- Columbia
- Springfield
- Kansas City

**Bill to** \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone \_\_\_\_\_

Fax \_\_\_\_\_

**Method of Payment** \_\_\_\_\_

Member Fee ..... \$225 # \_\_\_\_\_ \$ \_\_\_\_\_

Each Additional..... \$205 # \_\_\_\_\_ \$ \_\_\_\_\_

Non-member Fee ..... \$400 # \_\_\_\_\_ \$ \_\_\_\_\_

Each Additional..... \$380 # \_\_\_\_\_ \$ \_\_\_\_\_

**Names of Attendees** \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

E-Mail \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

E-Mail \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

E-Mail \_\_\_\_\_

**Total amount due:** ..... \$ \_\_\_\_\_

- Check enclosed, payable to **MBA**
- Invoice the bank.  
Credit Card Payment\* **(Please type.)**
- VISA**       **MasterCard**

**Exp. Date** \_\_\_\_\_

**No.** \_\_\_\_\_

**Type Name** \_\_\_\_\_

**Signature** \_\_\_\_\_

*\*Only VISA and MasterCard are accepted.*