

2025 IRA SCHOOL

September 9-11

**Courtyard by Marriott
3301 Lemone Industrial Blvd
Columbia, MO 65201**

The Secure Act impacts two main topics: RMDs and death distributions. The MBA's 2025 IRA School on Sept. 9 – 11, which will be offered in person in Columbia, will address these relevant changes. In addition, IRAs are one of the most complicated areas of bank personnel responsibility, and it is not possible to learn and understand everything. Continual education is necessary to ensure confidence. Working with IRAs is a process and must start with a strong foundation. This school can provide this foundation through a comprehensive curriculum.

Topics Covered

• Legislative Update Secure 2.0

- Delaying the Effective Date
- Requiring Beneficiaries to take Annual
- Distributions for the 10-year Option
- Naming Multiple Beneficiaries Consisting of an Eligible Designated Beneficiary (EDB), Designated Beneficiary (DB) and Non-person Beneficiary (including beneficiaries who may not be identifiable)
- Providing Verification for Being an Eligible Designated Beneficiary
- Removing the Hypothetical RMD

• Plan Agreement

• Amendments

- Required vs Suggested

• Beneficiaries

- Expanded coverage

• Contribution Rules

• Transfers vs Rollovers

• Rollovers: Direct vs Indirect

• 5498 Reporting Changes

• Fiduciary Responsibility

• Distributions: Pre-59 1/2 Exceptions

• RMD's: New age 73 Rule

• Beneficiaries Election

- Options / Taxation / Reporting

• Trust Beneficiaries

• Roth IRA with Distributions

• Conversions

- Rules, Taxation, & Reasons Why

• Prohibited Transactions

• Taxation

- Deductible vs. Non-Deductible

• Excess Contributions

• Recharacterizations

• SEP-IRA

• SIMPLE-IRA

• Self-Directed IRA's

• Reporting Rules

- 5498's & 1099- R's

• How to Correct

- 5498's & 1099-R's

• Health Savings Accounts

NEW! Daily case studies, where bankers will be divided into small groups for in-depth discussions to explore the topics covered.

Who Should Attend

For new IRA and experienced staff, this program is the quickest, easiest and most comprehensive coverage of IRAs and HSAs. Days one to three of the school will cover new and current IRA material, and previous topics covered at the school will be expanded.

About the Instructor

Matthew Dickinson has over 20 years in Banking and retirement, and has held many titles within his career. Matt has worked for companies such as Ascensus, Merrill Lynch, Wells Fargo, and Frandsen Bank and Trust. On a day-to-day basis, Matt helps financial institutions gain and maintain their knowledge base to manage their IRA portfolio. He works at a fast pace and can win clients and prospects over by how he operates—focusing on the consequences of not moving from the status quo. Matt wants to create a lifelong relationship with his customers and welcomes all questions and inquiries throughout the program.



Location

**Courtyard by Marriott
3301 Lemone Industrial Blvd
Columbia, MO 65201**

School participants should contact Courtyard by Marriott directly for hotel reservations at 573-443-8000. The special group rate of \$109 plus tax, per room, per day, single or double occupancy is available. Be sure to state you are attending the Missouri Bankers Association IRA School.

A block of rooms is reserved for this school until Aug. 25, 2025. The availability of rooms cannot be guaranteed after this date. Early reservations are encouraged.

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Registration Fees

MBA Member Fees

Full School - \$1000 per person

Nonmember Fees

Full School - \$4,000 per person

The cost of meals included in the school registration fee is \$150. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

Registration fee includes breakfast, lunch and all 3 days and materials.

Refund Policy

Full refunds will be granted for cancellations received by MBA at least 10 days before the school date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted five days before the school. Substitutions are always permitted.

Daily School Schedule Each Day

7:30—8:30 a.m.	Registration/Breakfast
8:30 a.m.—Noon	Session
Noon—1 p.m.	Lunch Provided
1—4:45 p.m.	Session

Attire

Business casual is recommended for all sessions. Layered clothing is recommended for your comfort.

Special Requests

If you have any special requests, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com by September 1, 2025.

Questions

For questions, contact Eric Lawson with the MBA at 573-636-8151 or elawson@mobankers.com

Please Bring To Class

1. IRA Vendor Forms
2. Plan Agreement
3. Contribution Form
4. Distribution Form
5. Transfer Request
6. Direct Rollover Request
7. Rollover Certification
8. QCD age still 70.5
9. Waiver Form
10. Beneficiary Plan Agreement
11. Beneficiary Elections
12. Beneficiary Contribution
13. Beneficiary Distribution Form
14. RMD Letter
15. Withholding Reminder Notice

Continuing Education Information

The MBA IRA School has been approved for 23.5 CISP, CRSP, CTFA credit. APPROVED NON-ABA CE search for training will appear as: JM Consultants, LLC | 2025 IRA School.

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Registration

Bank/Company _____

Mailing Address _____

City/State/ZIP _____

Phone _____ Email _____

Name of Attendees

Name _____

Title _____

Email _____

Name _____

Title _____


Email _____

Name _____


Title _____

Email _____

Three Ways to Register

 573-636-8151

 mobankers.com

 Mail check payable to Missouri Bankers Association and form to:

Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Registration Fees

(Includes school program, instruction materials, lunches and breaks.)

MBA Member Fees

Full School - \$1000 per person # _____ \$ _____

Total Due\$ _____

Nonmember Fees

Full School - \$4,000 per person # _____ \$ _____

Total Due\$ _____

Submit Registration to Missouri Bankers Association

☐ Check enclosed, payable to Missouri Bankers Association

☐ Invoice the bank

☐ Credit Card Payment **(Please type or print.)**

Exp. Date _____ CVV _____

No. _____

Name _____

Signature _____