2025 IRA Update Seminar

Presented in 3 Locations:

Springfield - November 4 | Columbia - November 5 | Cape Girardeau - November 6

SEMINAR OVERVIEW

The IRA Update builds on the attendees' knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This course includes how the SECURE 2.0 Act really changes our two biggest topics: RMDs and death distributions and discusses any pending legislation. This is a specialty session; some previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

COURSE HIGHLIGHTS

- Final SECURE 2.0 Death distribution options: reviewing eligible designated beneficiaries and successor beneficiaries
- Reporting to IRS in the "year of death" and then "year after death"
- When and how to use the "W-4R" (NOW 2025) and what happens to the "W-4P" do we still use it?
- Review RMD rules and characteristics
- Getting ready for year end and what happens in January: Fair Market Statements, RMD notices, and 1099-Rs
- Understanding life expectancy tables, RMD calculations and inherited IRA RMD calculations change
- Amendment and plan agreement update
- Trust issues
- Legislative update
- Provisions in the 2025 Congressional Tax Bill ***NEW***

CONTINUING EDUCATION

CPE will be granted to registered attendees upon request.

Specialized Knowledge – 7.5 credits
Instructional Delivery Method: Group Live
Prerequisites: None
Program Level: Intermediate
Advanced Preparation: None

Submitted to American Bankers Association (ABA) Professional Certifications for continuing education credits.

IMAGE USE POLICY

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

WHO SHOULD ATTEND

IRA administrator, personal banker or member services personnel who has a working knowledge of basic IRA operations and wishes to expand their expertise and provide enhanced customer service

- a financial professional who recognizes that IRAs play an integral role in retirement planning
- a compliance specialist with procedural oversight of IRA policies and practices
- support personnel responsible for promotional materials that describe the services provided by your financial organization

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, Merril 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.

DATES AND LOCATIONS

Springfield — **November 4, 2025**
SpringHill Suites — 417-351-6981
2025 E Kerr St.
Springfield, MO 65803

Columbia — **November 5, 2025**
Courtyard by Marriott — 573-443-8000
3301 Lemone Industrial Blvd
Columbia, MO 65201

Cape Girardeau — **November 6, 2025**
Drury Plaza Hotel Cape Girardeau — 573-334-7151
Conference Center
3351 Percy Dr
Cape Girardeau, MO 63701

SCHEDULE

8 a.m	Registration Check-In
8:30 a.m.	Seminar begins
Noon	Lunch
12:45 a.m.	Seminar resumes
3:30 p.m.	Adjournment

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MISSOURI BANKERS ASSOCIATION

REGISTRATION FEE

Member Fee	$295	Each Add'l	$260
Non-member Fee	$1,180	Each Add'l	$1140

The cost of meals included in the registration fee for this meeting is $24. 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.

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

CANCELLATION/REFUNDS

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

DISABILITIES & DIETARY RESTRICTIONS

If you have any disabilities or dietary restrictions, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com.

Registration Request - IRA Update Seminar

Please register the following individual(s) and location.

☐ ***Springfield, Nov. 4*** ☐ ***Columbia, Nov. 5*** ☐ ***Cape Girardeau, Nov. 6***

BILL TO

Bank ______________________________

Address ______________________________

City/State/ZIP ______________________________

Phone ______________________________

Fax______________________________

NAMES OF ATTENDEES

Name ______________________________

Title ______________________________

Email______________________________

Name ______________________________

Title ______________________________

Email______________________________

Name ______________________________

Title ______________________________

Email______________________________

METHOD OF PAYMENT

Member Fee ....$295 #_______$___________

Each Additional.........$260 #_______$___________

Non Member ....$1,180 #_______$___________

Each Additional.........$1,140 #_______ $ ___________

Total amount due.......................................$___________

☐ Check enclosed, payable to

Missouri Bankers Association

☐ Invoice the Bank

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

Exp. Date______________________ CVV_________________

No ______________________________

Print Name ______________________________

Signature ______________________________