



IRA Institute

Tuesday and Wednesday, February 27 and 28, 2018

Traditional vs. Roth IRAs
Tax-Year Contribution Eligibility
Distributions, Rollovers (Direct & Indirect) & Transfers
Required Minimum Distributions for Owners & Beneficiaries
Health Savings Accounts & More



IRA INSTITUTE

Do you get an uneasy feeling when a customer starts asking questions about IRAs? Do you know a little about IRAs but need more information? Would you have a difficult time explaining the differences between a Traditional IRA and a Roth IRA? Would it be stressful for you describe what a Recharacterization is to a customer? Have you ever looked at various IRA forms and not understood why the information that's being requested on them is necessary? Have you wondered if any of the rules have recently changes?

If you answered "yes" to any or all of the above questions then this two-day institute is for you! You don't have to be an expert to attend. Actually, quite the contrary is true. This program begins with the basics and builds from there to an intermediate level. Many times people are trained on IRAs but the training they receive is brief and sketchy at best. With a two-day format this program allows you to take the time to get comfortable with the rules, to ask questions about "How?," "What is?," "Why?," and, just as importantly "Why not?." While not attempting to make you a tax advisor this program looks at tax implications of traditional and Roth IRAs to enable you to feel very confident that you will know when to say, "Yes, I can answer that question," and when to say, "Please consult your tax advisor."

KEY TOPICS

ESTABLISHMENT OF TRADITIONAL AND ROTH IRAS

Many IRA administrators confuse the IRA plan with the investments held by the IRA plan. This institute ends that confusion. Do you know what the IRA plan agreement actually says or when it needs to be amended? Have you ever taken the time to read the IRA plan agreement? Many IRA administrators would answer "no" to these questions. During this institute, you will learn what the IRA plan agreement says as well as why it says what it does.

REGULAR CONTRIBUTION ELIGIBILITY

The eligibility requirements of traditional and Roth IRAs are reviewed along with a discussion of understanding the contribution limits to both types of IRAs and knowing the difference that contributions to traditional IRAs versus Roth IRAs can have on a customer's tax return. A review of the rules for spousal contributions and their background as well as how they are reported to the IRS will be examined.

DISTRIBUTIONS

How are withdrawals from IRAs reported to the IRS as well as the IRA owner or beneficiary? Why are some withdrawals "penalized" while others are not? Learn this and much more about taking funds out of IRAs.

ROLLOVERS AND TRANSFERS BETWEEN LIKE IRAS

Many experienced IRA administrators continue to confuse these two transactions. You will discover which two key questions to ask IRA owners to help to differentiate a rollover from a transfer. The rules for rollovers are presented and discussed. IRA administrators often know the names of rollover rules; however, do not clearly understand how those rules actually are applied. These rules are thoroughly explained to clear up any confusion you may have or may have had prior to attending.

DIRECT AND INDIRECT ROLLOVERS TO IRAS

What employer-sponsored retirement plans can be put into an IRA? Is that considered a rollover? a transfer? or something else? Learn which issues to identify so that you know exactly how to assist your customers in moving either from an employer-sponsored retirement plan into an IRA or vice-versa!

REQUIRED MINIMUM DISTRIBUTIONS FOR IRA OWNERS

Traditional IRA owners age 70 1/2 and older must take these withdrawals. Why? Roth IRA owners do not have this requirement – Why? How are these distributions calculated and why and how have these rules changed over the years? These questions will be answered.

REQUIRED MINIMUM DISTRIBUTIONS FOR BENEFICIARIES OF DECEASED IRA OWNERS

This is the most common topic that comes across any IRA help-line. Why do these rules confuse so many IRA administrators? Explore how many options there are from which beneficiaries can actually choose. Learn the difference between the options for traditional IRA beneficiaries as opposed to Roth IRA beneficiaries. You will also learn which beneficiary options are usually not available or very seldom chosen.

HEALTH SAVINGS ACCOUNTS

A relatively new program when compared to IRAs, HSAs provide a significant opportunity for financial organization nationwide. Realize what they are, who can establish one, how they can be used, and which rules HSAs have in common with IRAs and which HSA rules differ from IRAs. Also uncover which HSA rules are the responsibility of the HSA owner. Understanding the rules enables you to assist your customers with questions regarding their HSAs, as well as lowering your stress level!

KNOWLEDGE INVENTORY

This institute begins with a knowledge inventory to gauge the level of your IRA/HSA knowledge. This inventory is shared with no one – it is strictly for you to judge your knowledge at the start of the institute and at the end of the institute.

CERTIFICATE OF COMPLETION

To demonstrate successful completion of IBC's IRA Institute, you will receive a certificate of completion.

PRESENTED BY



This two-day program will be presented by **Diana Theis, Consultant, Tax Advantaged Accounts, Professional Services, CISP Certified, Wolters Kluwer**. For nearly 29 years Diana has helped financial organizations create, implement, and maintain individual retirement account (IRA), Health Savings Account (HSA), and other tax-advantaged account related programs. She has presented hundreds of seminars, directly assisted financial organizations in administering their IRA and other tax-advantaged accounts programs, has been instrumental in the design of establishment and transaction related tax-advantaged accounts documents and has answered thousands of IRA questions. Diana enjoys sharing her knowledge with others and realizes that even though many questions can be asked the same topic, no two questions are exactly alike.

WHAT YOU NEED TO KNOW

Where

Eide Bailly Training Room, 7001 East Belleview Avenue, Suite 7000, Denver, CO

When

Tuesday and Wednesday, February 27 and 28, 2018

Day 1: Registration begins at 8:30am and instruction begins at 9 and concludes at approximately 5pm.

Day 2: Registration begins at 8:30am and instruction begins at 9am and concludes at approximately 4pm.

Accommodations

The IBC recommends the DoubleTree Hotel DTC, 7801 East Orchard Road, Greenwood Village, 303-779-6161 or Hyatt Place DTC, 8300 East Crescent Parkway, Greenwood Village, 303-804-0700. Please note – there are additional lodging opportunities in area.

Special Accommodations

If you, or someone in your party, require special assistance, diet/food or other, contact Maelynn Lewis at 303.832.2000 to make arrangements. Please provide notice at least one week prior to conference start.

Refund/Cancellation

Written cancellation must be received in the IBC office by Friday, February 17, 2018, and will be subject to a \$100 cancellation fee. NO REFUNDS will be granted after Friday, February 17, 2018; however, a substitute may attend. The IBC reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBC you will be notified by either phone or email. Prepaid registration fees will be refunded.

Dress

Dress for the conference is business casual.

Parking

There is free parking at the venue.

Consent to Use of Photographic Images

Registration and attendance at, or participation in, IBC meetings or other activities constitutes an agreement by the registrant to IBC's use and distribution (both now and in the future) of the registrant's or attendee's image or voice in photographs, videotapes, electronic reproductions and audiotapes of such events and activities.



**IRA Institute
Tuesday and Wednesday
February 27 and 28, 2018
8:30am - 5:00pm**

**Eide Bailly Training Room
7001 East Belleview Avenue, Suite 700, Denver, CO**

Early Registration Pricing (registration form must be received in the IBC office on or before **Wednesday, January 31, 2018**)

Member Rate

\$325 first registrant* \$300 for each additional registrant from same organization*
\$300 IBC Next Generation of Bank Leader Member – individual or bank must be an IBC NGBL member

Non-member Rate

\$425 first registrant \$400 per each additional registrant from same organization

Regular Registration Pricing (for registrations received **after** January 31, 2018)

Member Rate

\$375 first registrant* \$350 for each additional registrant from same organization*
\$350 IBC Next Generation of Bank Leaders Member – individual or bank must be an IBC NGBL member

Non-member Rate

\$575 first registrant \$550 per each additional registrant from same organization

Tax Deduction: The IRS requires a notice on all registration forms to inform the attendee of the registration fee amount representing food and beverage that is deductible as an ordinary business expense. We estimate the food and beverage cost portion of your basic registration fee is \$125. Under current tax law 50% of this amount is deductible as an ordinary business expense. Please contact your account or tax advisor for further details.

Name: _____ Title: _____

Email Address: _____ Years of IRA experience: _____

Bank/Company: _____

Full Address: _____

Phone Number: _____

Additional attendee from same financial institution/organization

Name: _____ Title: _____

Email Address: _____ Years of IRA experience: _____

Name: _____ Title: _____

Email Address: _____ Years of IRA experience: _____

Total Assets of Financial Institution

___ Under \$10MM ___ \$11MM - \$25MM ___ \$26MM - \$50MM ___ \$51MM - \$75MM
___ \$76MM - \$100MM ___ \$101MM - 500MM ___ \$501MM - \$999MM ___ >\$999MM

If more than one person from your organization is attending the first registrant must pay the full first registrant fee. Enclosed is payment in the amount of: \$_____. Check here _____ to be invoiced. To pay via credit card complete the information below:
Card#: _____ Expiration Date: _____ CVV: _____
Name on Card: _____
Address of where credit card bill is mailed: _____
City: _____ State: _____ Zip Code: _____

Registrations must be received by **Wednesday, February 21, 2018**. For additional information contact Maelynn Lewis at IBC, 303/832-2000. **Mail, email or fax this form to IBC:** IBC, 600 Grant Street, Suite 640, Denver, CO 80203; mlewis@ibcbanks.org; Fax 303-832-2040.