IRA Essentials

January 19, 2010 ♦ SDBA Office, Pierre
January 20, 2010 ♦ Ramkota Inn, Sioux Falls

About the Program

Our IRA Essentials seminar is one of our most popular seminars. 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. Our experienced instructors use classroom instruction, multimedia presentations, and real-life examples to create an ideal learning environment for attendees. This seminar is designed to teach IRA fundamentals to individuals who are new to the retirement industry or who need a general IRA refresher. Although the IRA Essentials seminar is an introductory course, our instructors will assist attendees with more advanced questions.

Schedule

8:30 - 9:00 am CT............Registration
9:00 – Noon CT ....Program
Noon - 12:45 pm CT.........SDBA Host Luncheon Break
12:45 -3:45 pm CT ....Program Continues

Registration Fee

Early Registration Will Save You Money

Registration Fee............................. $225/person
Non Member Fee........................... $330/person
After Jan11th .... add $30/person
On-Site.. add $40/person

The registration fee includes the program, handout, breaks, and luncheon.

Registration Form

IRA Essentials
January 19 & 20, 2010

Bank ______________________________

Address ______________________________

City/State/Zip ______________________________

Phone ____________________ Fax ____________________

Please register the following : **NAME**	**E-Mail**	**Location**
		❒ Pierre; ❒ Sioux Falls
		❒ Pierre; ❒ Sioux Falls
		❒ Pierre; ❒ Sioux Falls
		❒ Pierre; ❒ Sioux Falls

Make checks payable to SDBA
Fee $225 /person; Non member fee $330/person; after Jan. 11th, add $30/person; on-site add $40/person

Total Enclosed: $ ________

Send Registration to:
SDBA ◆ PO Box 1081 ◆ Pierre, SD 57501 ◆ PH: 605-224-1653 ◆ FX: 605-224-7835
Or register on-line at www.SDBA.com; click on Calendar of Events – Visa or Mastercard.
(Non-members may attend. Please call SDBA offices for more information)

About the Speaker

Mike Nelson taught marketing for 13 years at Central Lakes Community College and from there, started his own training company where he conducted insurance, real estate and securities training seminars. He has developed financial training services for financial institutions and holds BS and MS degrees from St. Cloud State University.

About the Company

Ascensus (formerly BISYS) has entered into a strategic alliance with the South Dakota Bankers Association (SDBA). The alliance is intended to provide IRA and qualified retirement plan solutions to member banks of the association, including solutions for Coverdell education savings accounts and health savings accounts. For nearly 30 years, Ascensus has provided a wide range of supporting product and service solutions to South Dakota regional and community banks. Some of these solutions include instructor-led education, *800 Consulting*, user-friendly retirement forms and documents, and publications such as the *IRA Training & Reference Manual*, the *Health Savings Account Compliance & Operations Manual*, and the *Retirement Plans Bulletin*.

Course Topics

Roth and 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)
- Roth IRA distribution rules
- Beneficiary distributions

Required Reporting

- Importance of accurately completing transaction forms
- Reporting deadlines

Course Benefits

After attending this seminar, you will

- understand the IRA establishment process,
- know how to select and complete appropriate forms for IRA transactions,
- recall the contribution limits for Traditional and Roth IRAs,
- realize the role you should (and should not) play when accepting IRA contributions,
- understand how to process IRA distributions,
- recognize the types of reports you must submit to the IRA holder and to the IRS, and
- know the pertinent information you must include on required reports.

Who Should Attend

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.

Credits

This program has applied for continuing education credits from the SD Division of Insurance and from the Institute of Certified Bankers (ICB)

Tax Information

The cost includes $22.00 for meals and breaks. This information is provided for your IRS tax records, in keeping with Section 274(n).

Refund Policy

Refund of registration fees will be issued according to the following policy:

- 100% for cancellations received one week or more before the seminar
- 75% for cancellations received 3 to 6 days before the seminar
- no refund for cancellations received within 2 days of the seminar

Seminar Location

Carpooling? See list of registrants posted at www.sdba.com.

South Dakota Bankers Association
109 W Missouri ♦ Pierre
☎ (605) 224-1653

Ramkota Inn
3200 West Maple ♦ Sioux Falls, SD
☎ (605) 336-0650