IRA Seminars • Fall 2018

October 23 & 24 – Courtyard by Marriott, Bismarck ND
October 25 & 26 – Holiday Inn, Fargo ND

IRA Essentials

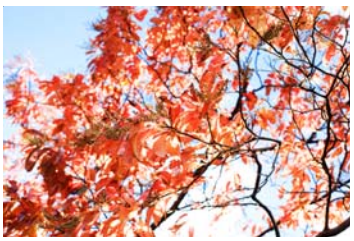
October 23 – Courtyard by Marriott, Bismarck
October 25 – Holiday Inn, Fargo

Advanced IRAs

October 24 – Courtyard by Marriott, Bismarck
October 26 – Holiday Inn, Fargo

About the Speakers

These IRA seminars will be delivered by Ascensus instructors who are recognized as some of the leading retirement plan experts in the industry.



The instructors have years of combined Ascensus experience. This, along with their recognized industry designations (CIP, CISP, QKA and QPA), set them apart as true subject matter experts. Come learn from the best!

Who Should Attend

You may want to attend one or both of these seminars if you would like to learn basic rules that govern Traditional and Roth IRAs, need a general refresher on IRA rules, or have a working knowledge of basic IRA operations and want to expand upon that knowledge.

Schedule

8:00-8:30 a.m.	Registration & Continental Breakfast
8:30-11:45 a.m.	**Program**
11:45 a.m.-1:00 p.m.	NDBA Hosted Lunch
1:00-4:15 p.m.	**Program**
4:15 p.m.	Adjourn

Hotel Information

A block of rooms has been reserved at each hotel. Room rates and deadlines are indicated below. Please call the hotels directly and indicate that you are with "ND Bankers."

Courtyard by Marriott
3319 N 14th St
Bismarck ND 58503
Phone: 701.223.6667
Room rate: $139 Deadline to reserve rooms: September 22

Holiday Inn
3803 13th Ave S
Fargo ND 58103
Phone: 701.282.2700
Room rate: $99 Deadline to reserve rooms: September 24

Questions? Please call NDBA's SVP of Education Dorothy Lick at 701.223.5303.

NDBA Registration Form — IRA Seminars Fall Tour • October 23-26, 2018

Registration Information

Price listed is per person, per program.
Register early and save!

	Advance	After 10/2
Registration	$225	$245

(Price includes lunch.)

Send form with payment to:

North Dakota Bankers Association
Attn: Registration
PO Box 1438
Bismarck ND 58502-1438

Or **Email** to ndba@ndba.com
Or **Register online** at www.ndba.com

Questions?
Call 701.223.5303.

Bank: ______________________________
Address: ______________________________
City: ______________ State: ________ Zip: ________
Phone: ______________________________

Registrants *Choose seminar & location:*

Registrant 1. ______________________ ❑ Essentials ❑ Advanced
Reg. 1 Branch location: ______________________ ❑ Bismarck ❑ Fargo
Reg. 1 Email: ______________________

Registrant 2. ______________________ ❑ Essentials ❑ Advanced
Reg 2. Branch location: ______________________ ❑ Bismarck ❑ Fargo
Reg. 2 Email: ______________________

Registrant 3. ______________________ ❑ Essentials ❑ Advanced
Reg. 3 Branch location: ______________________ ❑ Bismarck ❑ Fargo
Reg. 3 Email: ______________________

Total Due: __________

❑ *Please send an invoice.*
❑ *Check is enclosed.*
❑ *I'd like to pay by credit card. Please contact me.*

PRINT EMAIL

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IRA Essentials

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. Those attending should bring a calculator.

Course Topics May Include:

Introduction and Establishing IRAs
- Identify the tax differences of a Traditional and Roth IRA
- Examine the process for establishing an IRA and the required documents
- Differentiate between the types of beneficiaries

IRA Funding
- Learn about Traditional and Roth IRA eligibility requirements
- Identify the contribution limit and deadline
- Communicate contribution reporting deadlines

IRA Distributions
- Identify federal tax withholding requirements
- Examine IRS penalties and penalty exceptions
- Summarize the tax consequences of IRA distributions
- Communicate distribution reporting deadlines

IRA Portability
- Differentiate between a rollover and a transfer
- Recognize rollovers between IRAs and employer-sponsored retirement plans

Who Should Attend?

You should attend this seminar if you need to learn the basics of Traditional and Roth IRAs, or want an updated, general refresher on IRA rules.

For more information, please call NDBA's SVP of Education Dorothy Lick at 701.223.5303.

Advanced IRAs

Advanced IRAs builds on the attendees' basic IRA knowledge to address some of the more complex IRA issues their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

Course Topics May Include:

IRA Update
- Explain recent changes affecting IRA owners
- Discuss the current Roth modified adjusted gross income (MAGI) limits
- Recognize how recent changes may affect your bank

Required Minimum Distributions
- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules and reporting requirements

Beneficiary Options
- Describe beneficiary distribution options
- Recognize the differences for spouse, nonspouse and nonperson beneficiaries
- Explain beneficiary payment deadlines

Advanced Portability
- Summarize the restrictions on the movement between IRAs
- Recognize the options available when moving from an employer-sponsored retirement plan to an IRA
- Explain the result of violating the portability restrictions

Roth IRA Conversion Contributions
- Describe a conversion
- Explain the effect of withholding on a conversion
- Report a conversion
- Define the consequences of an ineligible conversion

IRA Owner Tax Forms and You
- Determine which tax forms an IRA owner must complete when certain IRA activity occurs
- Understand which IRS penalty taxes may apply to IRA owners

Who Should Attend?

IRA administrators, personal bankers and customer service personnel who have a working knowledge of basic IRA operations and want to expand their expertise; financial professionals who recognize that IRAs play an integral role in retirement planning; compliance personnel with procedural oversight of IRA policies and practices; and support personnel responsible for promotional materials that describe services provided by their organization.