MONTANA BANKERS ASSOCIATION
Leadership & Advocacy Since 1904

IRA: Update & Review

September 9, 2010 • Hilton Garden Inn, Billings
September 10, 2010 • Wingate Inn, Missoula
Presented By: Patrice Konarik, Sunwest Training Corp.

INDIVIDUAL RETIREMENT ACCOUNTS
ADVANCED UPDATE AND REVIEW WORKSHOP

Seminar Description

To Convert or Not to Convert….That is the Question!!! The Tax Increase Prevention and Reconciliation Act (TIPRA) signed into law in 2006 will have major changes to conversions from Traditional IRAs to Roth IRAs beginning in 2010. There is some very good – and very bad – information circulating about the rules and taxation regarding these conversions. Although we are not considered "advisors" to our customers, it is important we give them the correct "information". This seminar will delve into the areas of IRA complications and make sure the information you have is current.

You are encouraged to bring a sample of the IRA forms your financial institution is currently using for your review during the session.

Participants will get the answers to these and many more common questions:

- What are the **RMD rules for 2010**?
- Can a customer in RMD make a tax free charitable contribution from an IRA in 2010?
- What are the income tax reporting requirements for Conversion Roths?
- How do we report direct rollovers from a QP to a Roth IRA?

This program focuses on recent changes, and the content is at the intermediate level. It is assumed that participants are familiar with the basics of IRAs. Each participant will receive the complete 275-page Sunwest IRA Training and Reference Manual - the "Red Book", which is constantly updated to reflect the new regulations.

- Overview of IRA Plan Types, Cost-of-Living Adjustments
- IRS contribution and distribution reporting changes
- Roth Conversions: Reporting and Taxation
- Roth loophole for regular contributions
- Overview of Health Savings Accounts
- How to avoid the 5 biggest mistakes of Qualified Plan Rollovers
- Direct Rollovers from QPs to Roth IRAs
- IRA Transfers vs. IRA Rollovers
- IRA Distributions including **Minimum Distribution and Beneficiary Options**:
    - Distributions at 70½
    - Inherited IRA payouts to beneficiaries

Who Should Attend

IRA personnel in New Accounts, CDs, Trust, Investments and Savings Departments who are involved with the opening, selling, and administration of IRA accounts will benefit greatly from the thorough discussions of the more complicated aspects of the IRA and from the "Annual IRA Update and Review". This is considered an "Intermediate" workshop.

For questions or additional information, please contact:
Jason Wood, Education Coordinator, at 800/541-5126 or jason@montanabankers.com

September 9, 2010		September 10, 2010
Hilton Garden Inn 2465 Grant Road Billings, MT 406/655-8800	MONTANA BANKERS ASSOCIATION Leadership & Advocacy Since 1904	Wingate Inn 5252 Airway Blvd Missoula. MT 866/832-8000

SCHEDULE

Registration	8:00 a.m.
Seminar	8:30 a.m.
Lunch	Noon
Seminar	1:00 p.m.
Adjourn	3:30 p.m.

Seminar Instructor

Patrice M. Konarik, CFP™, is president and founder of Sunwest Training Corp. located near San Antonio, Texas. With over 25 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing training in 23 states. She has a BS from New York's Binghamton University and earned her Certified Financial Planner™ designation in 1990. Patrice brings the information to life with her humorous teaching style, an in-depth knowledge of the subject matter and an unlimited supply of "true life" examples.

Registration Form

Yes, I want to attend IRA: Update & Review

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Bank/Firm Name______________________Phone ____________Fax__________

Address__________________________City/State/Zip__________________

List Registrant(s)____
Name, Title E-mail

____
Name, Title E-mail

Registration Fee
□ MBA Member.....................................$210
□ *MBA Additional Member $160
□ Non- Member.....................................$420
□ *Additional Non-Member $370

Location
□ Missoula
□ Billings

Additional Member - Attending From the Same Bank, in the Same City

Payment
□ Check, Payable to MONTANA BANKERS ASSOCIATION (MBA)
□ Bill me
MasterCard/Visa/American Express/Discover
-*Available only with your online registration*

Three Ways to Register:
FAX: Complete form and fax to 406/443-7850
MAIL: Complete form and mail to Montana Bankers Association
1 N Last Chance Gulch, Ste. 4, Helena, MT 59601
ONLINE: Visit www.montanabankers.com (Education)

Hotel Reservations
Call 406/655-8800 to make your hotel reservations at the Hilton Garden Inn, 2465 Grant Road, Billings. Or call 866/832-8000 to make your hotel reservations at the Wingate Inn, 5252 Airway Blvd, Missoula. Mention the MBA Seminar and get our special discounted rate, based on group availability.

Cancellation Deadlines
August 9, 2010, is the deadline for full registration refund. If cancellation is after August 9, 2010, a $50.00 fee will be charged.

THE MBA GUARANTEE
MBA guarantees the IRA: Update and Review Seminar will meet or exceed your expectations. If it doesn't, simply let us know and we'll refund your full registration fee – no questions asked!

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