



IRA: THE BASICS

~ A Full Day Workshop ~

March 10, 2010 • Holiday Inn, Bozeman

March 11, 2010 • Holiday Inn, Missoula

Presented By: Patrice Konarik, Sunwest Training Corp.

INDIVIDUAL RETIREMENT ACCOUNTS

You have finally gotten the promotion you've been dreaming about – IRA Coordinator! Now what do you do? Were you able to get even a little bit of training before the last Guru left the bank - or are you "on your own"? Because of their extreme complexity, IRAs are a very difficult product to learn "on the job." In short order, personnel begin to dislike this account because of the feeling of uncertainty that occurs when an accountholder asks unfamiliar questions. The goal of this all-day workshop is to start at the beginning of "What is an IRA?"; "Who can have an IRA?"; and "How much can they contribute?". All areas will be thoroughly discussed with emphasis on the responsibility of the financial institution vs. the responsibility shifting to the accountholder.

If you have been looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This comprehensive A-Z seminar will provide the new IRA banker and supervisor with a complete understanding of all areas of the IRA account, as well as the newly enacted regulations. Each participant will receive a completely updated 275-page IRA Training and Reference Manual.

YEAR 2010 HIGHLIGHTS:

- IRA Terminology in simple format
- Explanation of IRA Forms including Beneficiary Designations (bring your own forms)
- Qualifications, contribution limits and deadlines for a:
 - Traditional IRA
 - Regular and Conversion Roth
 - Coverdell Education Savings Account
 - Simplified Employee Pension Plan (SEP IRA)
- Qualified Plan Rollovers to Traditional and Roth IRAs
 - Direct vs. Indirect
- Moving IRA Funds
 - Rollovers vs. Transfers
- Distributions
 - Basic Distribution Information

You are encouraged to bring a sample of the IRA Organizer or Simplifier, contribution and distribution forms your financial institution is currently using for your review during the session.

Who Should Attend?

New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder Service Representatives, Investment and Trust Personnel who are NEWLY involved in the opening, selling, marketing, or administration of IRAs. Any officer/manager who "oversees" the IRA department and may be responsible for answering IRA accountholders questions or concerns but does not actually open IRA accounts. Experienced IRA Personnel who like a slower pace workshop.

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

March 10, 2010

Holiday Inn
5 Baxter Lane
Bozeman, MT
406/587-4561



March 11, 2010

Holiday Inn
200 S. Pattee Street
Missoula, MT
406/721-8550

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 22 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, in-depth knowledge and an unlimited supply of "true life" examples.

Registration Form

Yes, I want to attend IRA: The Basics

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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
 Bozeman
 Missoula

Hotel Reservations

Call 406/587-4561 to make your hotel reservations at the Holiday Inn, 5 Baxter Lane, Bozeman. Call 406/721-8550 to make your hotel reservations at the Holiday Inn, 200 S. Pattee Street, Missoula.

Mention the MBA IRA Seminar and get our special discounted rate.

Hotel Reservation Deadlines

Holiday Inn, Bozeman - Tuesday, February 23, 2010
Holiday Inn, Missoula - Monday, February 22, 2010

Cancellation Deadlines

February 12, 2010 is the deadline for full registration refund. If cancellation is after February 12, 2010, a \$50.00 fee will be charged.

THE MBA GUARANTEE

MBA guarantees the MBA IRA: The Basics 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!

***Additional Member - Same Bank, Same City**

Payment

- Check, Payable to BANC SERVE, Inc.
- 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)

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