



**MONTANA
BANKERS
ASSOCIATION**
Leadership & Advocacy Since 1904

IRA: THE BASICS

~ A Full Day Workshop ~

March 20, 2012 • Hilton Garden Inn, Billings

March 21, 2012 • Holiday Inn Parkside, Missoula

Presented By: Patrice Konarik, Sunwest Training Corp.

INDIVIDUAL RETIREMENT ACCOUNTS

You have finally received 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"; "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 2012 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. It is also good for experienced IRA Personnel who like a slower pace workshop.

For questions or additional information, please contact the
Montana Bankers Association at 800/541-5126 or pam@montanabankers.com

March 20, 2012
 Hilton Garden Inn
 2465 Grant Rd.
 Billings, MT
 406/655-8800



March 21, 2012
 Holiday Inn Parkside
 200 S. Pattee St.
 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
 Billings
 Missoula

***Additional Member - Attending from the Same Bank, in the Same City**

Payment

- Check, Payable to **Montana Bankers Association**
- 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 Rd, Billings. Call 406/721-8550 to make your hotel reservations at the Holiday Inn Parkside 200 S. Pattee St. Missoula.

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

Hotel Reservation Deadlines

Hilton Garden Inn, Billings - Tuesday, February 27, 2012
 Holiday Inn Parkside, Missoula - Wednesday, February 20, 2012

Cancellation Deadlines

March 13, 2012 is the deadline for full registration refund. If cancellation is after March 13, 2012, a \$50.00 fee will be assessed.

THE MBA GUARANTEE

MBA guarantees the 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!

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