



IRA: Update & Review

September 6, 2012 • Hilton Garden Inn, Billings
September 7, 2012 • Holiday Inn Parkside, Missoula
Presented By: Patrice Konarik, Sunwest Training Corp.

INDIVIDUAL RETIREMENT ACCOUNTS ADVANCED UPDATE AND REVIEW WORKSHOP

Seminar Description:

So you may have mastered the essentials of IRA knowledge, but are still struggling with some of the more complex areas of rollovers vs. transfers and IRA distributions – not to mention the IRS reporting and corrections. If you are looking for a seminar that will help you avoid the IRA “pitfalls” and tedious job of making IRA corrections, this workshop is for you .

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

- ✦ What are the **legislative updates for 2012**?
- ✦ Can a customer in RMD make a tax free charitable contribution from an IRA in 2012?
- ✦ How are QCDs reported by the financial institution?
- ✦ What are the income tax consequences when IRS reporting does not match the customer's?
- ✦ 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.

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

YEAR 2012 HIGHLIGHTS

- ◆ Overview of IRA Plan Types and Health Savings Accounts
- ◆ IRS contribution and distribution reporting changes
- ◆ Roth Conversions: Reporting and Taxation
- ◆ Roth loophole for regular contributions
- ◆ Reporting Qualified Charitable Distributions from IRAs
- ◆ 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.

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.

For questions or additional information, please contact:
Pam O'Reilly, Association Services Director, at 800/541-5126 or pam@montanabankers.com

September 6, 2012

Hilton Garden Inn
2465 Grant Road
Billings, MT
406/655-8800



September 7, 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.

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

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

Location

Missoula

Billings

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 by August 18, 2012. Or call 406/721-8550 to make your hotel reservations at the Holiday Inn Parkside, 200 S. Pattee St., Missoula, by August 19, 2012.

Mention the MBA Seminar and get our special discounted rate, based on group availability.

Cancellation Deadlines

August 30, 2012, is the deadline for full registration refund. If cancellation is after August 30, 2012, 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!

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

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