

IRA BASICS SEMINAR



A very basic IRA seminar, designed to build a great solid IRA foundation.

SEMINAR OVERVIEW

This course is designed as a “very basic” IRA as it is designed to build a great solid IRA foundation. The seminar will start with the differences between a traditional and a Roth IRA and then discuss how to set up a new IRA and the eligibility rules to contribute to an IRA. The biggest topic for new people to discuss is the moving of money from one financial institution to another. This involves IRA transfers and rollovers, plus the direct rollovers from a qualified plan. Discussion will go through the 13 exceptions to taking money out of an IRA before age 59.5 to avoid the penalty tax and how RMD is calculated in a traditional IRA. There will be an introduction into death distributions. Finally, faculty will cover how to take money out of a Roth IRA.

COURSE HIGHLIGHTS

Introduction to IRAs

- Explain the benefits of an IRA
- Identify the tax differences of a Traditional and Roth IRA

Establishing an IRA

- Examine the process for establishing an IRA and the required documents
- Differentiate between the types of beneficiaries

Funding

- Learn about the Traditional and Roth IRA eligibility requirements
- Identify the Contribution limit and deadline

IRA Distributions

- Distinguish the possible taxes on IRA distributions
- Identify federal and state tax withholding requirements
- Examine IRS penalties and their exceptions

Portability

- Identify the differences between a rollover and a transfer
- Recognize rollovers between IRAs and employer-sponsored retirement plans

Required Minimum Distribution

- Traditional
 - Death Distributions
 - Roth Distributions
- Qualified
- Nonqualified

CONTINUING EDUCATION INFORMATION

Information has been submitted to American Bankers Association (ABA) for professional certifications.

DATES AND LOCATION

Cape Girardeau: April 15

Drury Suites Cape Girardeau
3303 Campster Dr,
Cape Girardeau, MO, 63701 | 573-339-9500

Springfield: April 16

Springhill Suites Springfield North
2025 E Kerr St,
Springfield, MO, 65803 | 417-351-6981

Columbia: April 17

Courtyard Columbia,
3301 Lemone Industrial Blvd,
Columbia, MO, 65201 | 573-443-8000

WHO SHOULD ATTEND

You should attend this seminar if you:

- 1 need to learn the basics of traditional and Roth IRAs
- 2 want an updated, general refresher on IRA rules

ABOUT THE INSTRUCTOR

Matthew Dickinson has more than 20 years in banking and retirement, and has held many titles within his career. Matt has worked for companies such as Ascensus, Merrill Lynch, Wells Fargo and Frandsen Bank and Trust. On a day-to-day basis, Matt helps financial institutions gain and maintain their knowledge base to manage their IRA portfolio. He works at a fast pace and can win clients and prospects over by how he operates – focusing on the consequences of not moving from the status quo. Matt wants to create a lifelong relationship with his customers and welcomes all questions and inquiries throughout the program.



SCHEDULE

8 a.m	Registration
8:30 a.m.	Seminar begins
Noon	Lunch
12:45 p.m.	Seminar resumes
3:30 p.m.	Adjournment



REGISTRATION INFORMATION

Member Fee\$295 Each Add'l.....\$250
Nonmember Fee\$1,180 Each Add'l.....\$1000




The cost of meals included in the registration fee for this meeting is \$24. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

Cancellation/Refunds: full refunds will be granted for cancellations received by MBA at least 10 days before the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted four days before the seminar. Substitutions are always permitted.

DISABILITIES

If you have any disabilities or dietary restrictions, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com.

Three Ways to Register

-  573-636-8151
-  mobankers.com
-  Mail check payable to Missouri Bankers Association and form to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Registration Request - IRA Basics Seminar

Please register the following individual(s) and location.

Cape Girardeau: April 15

Springfield: April 16

Columbia: April 17

Bill to _____

Bank _____

Address _____

City/State/ZIP _____

Phone _____

Fax _____

Names of Attendees

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Name _____

Title _____

Email _____

Method of Payment _____

Member Fee\$295 # _____ \$ _____

Each Additional.....\$250 # _____ \$ _____

Non Member\$1,180 # _____ \$ _____

Each Additional.....\$1000 # _____ \$ _____

Total amount due..... \$ _____

Check enclosed, payable to
Missouri Bankers Association

Invoice the Bank

Credit Card Payment **(Please type.)**

Exp. Date _____ CVV _____

No _____

Print Name _____

Signature _____



Missouri Bankers Association

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