

**FEBRUARY 10, 2022**

**It has been a wild IRA ride for the last couple years!!**

After a year of deliberations, the SECURE Act was signed into law under the Appropriations Act on December 20, 2019. Most of the provisions were in effect on January 1, 2020. These were the most substantial changes we've had to IRAs in over 15 years. There are too many issues and too many potential pitfalls financial institutions will experience if they don't have a working knowledge of these changes. Forms have been changed, IRA software was most likely updated and the most of the new rules have gone through several interpretations.

On top of that, The CARES Act was passed three months later making even more rules and regulations changes to IRAs. While most of the CARES Act provisions have expired, there are some "repayments" allowed for the next two years.

In this class you may be thinking, "I don't even know the old rules to know what the new changes are." Unfortunately, you will need to know the old and the new rules because most of the IRA rules prior to 1/1/2020 are "grandfathered." But don't worry, you will have the totally updated 275-page IRA "Red" Book Training manual with lots of "cheat sheets" to show you the "before" and "after."

**TOPICS COVERED:**

- IRA Terminology – Top 20 Terms
- Explanation of IRA Forms - Not Forms Specific
- Beneficiary Designations including Primary vs Contingent
- Qualifications, 2021/2022 Contribution Limits, Income Phase-out limits, Age Limits and other new regulations for a:
  - Traditional IRA
  - Roth and Conversion Roth
  - SEP IRAs contributions and IRS reporting
- Overview of Rollovers and Transfers – Getting it Right!
- Basic Distribution Information

**About the Instructor**



**Patrice Konarik** is president of Sunwest Training Corp. founded over 25 years ago and located near San Antonio, Texas. With over 35 years in the financial industry, Patrice has focused her expertise on the retirement account area and is currently providing live training and webinars on IRAs & Health Savings Accounts nationwide. She has a BS in Management Science from New York's Binghamton University. Many state banking associations & other organizations use her as their main source for training on these complicated topics.

**WHEN**

February 10, 2022  
9:00 a.m. - 4:00 p.m.

**WHERE**

Arkansas Bankers Association  
1220 W. Third Street  
Little Rock, AR 72201

**WHO SHOULD ATTEND**

New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder Service Representatives, Investment and Trust Personnel; Any officer/manager who "oversees" the IRA department; Experienced IRA Personnel who like a slower pace workshop to cover all the new changes in a comprehensive manner.



**NOTICE**

The ABA takes the health and safety of members seriously. Given the impact of the coronavirus pandemic, this event is subject to change to a virtual learning course at any time. We appreciate your understanding and flexibility.



# Arkansas Bankers Association | Professional Development Department

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

## REGISTRATION FEES

### ABA Members:

Early Registration Price: \$340; After January 13: \$390

### Non-Members:

Early Registration Price: \$680; After January 13: \$780

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. To receive a registration confirmation, please provide an e-mail address on the registration form. If you do not receive a confirmation within 48 hours, please check with the ABA.

## HOTEL INFORMATION

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

**Hilton Garden Inn Downtown** | (501) 244-0044

Group Rate: \$122 | Group Code: 3197385

**Downtown Marriott Little Rock** | (501) 906-4000

Group Rate: \$159 | Group Code: A5698

## CANCELLATION

Full registration fees will be refunded if a cancellation is received before January 27. No refunds will be given for cancellations made after January 27. All cancellations must be submitted in written format prior to the event.

## MORE INFORMATION

- Registration will begin at 8:30 a.m. on February 10.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.

## INCLEMENT WEATHER POLICY

Cancellations due to inclement weather are refundable. If you have questions concerning the status of an ABA program due to inclement weather, please call (501) 376-3741 or visit www.arkbankers.org for further information.

## IRA BASICS

FEBRUARY 10, 2021

Bank/Company Name \_\_\_\_\_ Phone \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

Registrant Name \_\_\_\_\_ Title \_\_\_\_\_ E-mail \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Registration Contact \_\_\_\_\_ Phone \_\_\_\_\_ E-mail \_\_\_\_\_

## PAYMENT INFORMATION

Charge my:

Mastercard

Visa

American Express

Discover

Account Number \_\_\_\_\_

Name on Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ CSC Number \_\_\_\_\_

*(3-digit security code on back of your card)*

If you would prefer to give us your credit card information over the phone, please call the ABA Professional Development Department at (501) 376-3741. Please do not email credit card information.

**Note:** Non-Members must pay with credit card or check prior to the event.

**Email:** kami.coleman@arkbankers.org

**Fax:** (501) 376-9243

**Mail: Check Payable to:**  
Arkansas Bankers Association  
Professional Development Department  
1220 West Third Street  
Little Rock, AR 72201

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