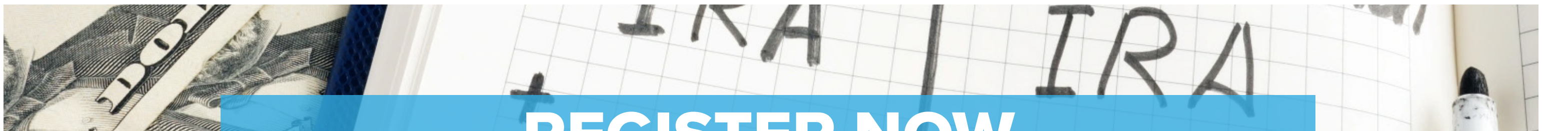
◆ IRAS: ADVANCED ISSUES - LIVE

IRAS: ADVANCED ISSUES

IN-PERSON EVENT

EXPLORE -IN DEPTH- HOW NEW RULES IMPACT BOTH IRA OWNERS AND IRA BENEFICIARIES



REGISTER NOW

What an IRA merry-go-round 2020 was and continued to be in 2021 and 2022. Since the SECURE Act was signed into law on December 20, 2019, effective January 1, 2021, you would think all the IRS clarifications would have been released. And the IRS did propose regulations in February 2022 which were intended to clarify the 2019 SECURE Act but have, in some cases, increased industry confusion and frustration. Moreover, we are still wrestling with some of the residual effects of the CARES Act of 2020. Even further, although the dust has yet to settle on the 2019 SECURE Act, Congress appears poised to pass additional IRA legislation ("SECURE Act 2.0"). The bottom line? There are simply too many issues and potential pitfalls financial institutions will experience without a working knowledge of these changes. Rules have changed, new forms have been introduced, IRA software has been updated and there are more changes yet to come.

During the Advanced IRA Issues seminar, we'll get into the nitty gritty of the new distribution regulations, exploring—in depth—how these new rules impact both IRA owners and IRA beneficiaries. After thoroughly dissecting the new rules and their impact on IRA owners and beneficiaries, we'll discuss concrete steps your financial organization can take to help ensure ongoing compliance while also providing top-notch customer service.

DISCUSSION TOPICS:

- Legislative update
- Portability deep-dive
  - IRA-to-IRA transfers and rollovers
  - Employer-sponsored retirement plan-to-IRA rollovers
  - IRA recharacterizations
  - Roth IRA conversions
- Distribution deep dive
  - Traditional (and SEP and SIMPLE IRAs
    - Normal distributions
    - Early distributions
    - Required minimum distributions (RMDs)
  - Roth IRAs
    - Qualified distributions
    - Nonqualified distributions
  - Beneficiary rules and distributions
- IRA withholding and reporting

About the Instructor

Convergent Retirement Plan Solutions, LLC is a nationally recognized consulting/training firm that is laser focused on the compliance challenges facing financial institutions within the retirement services industry. Convergent's team members Ben Norquist, Loni Porta and Julie Robinson — who boast an average industry tenure of over 25 years—have an unprecedented level of diverse industry experience gained through decades of hands-on work helping many of the nation's leading financial service organizations with their IRA and business retirement plan initiatives. Often referred to as "the expert's expert," Convergent's team members are subject matter experts (SMEs) in the truest sense of the word. Over the past three decades, the senior members of Convergent's team have consulted with literally thousands of retirement industry professionals, helping them to navigate the murky waters of retirement industry compliance. Convergent RPS and Sunwest Training have enjoyed a successful relationship for the last 8 years and have recently merged to form a strategic partnership to provide the highest quality IRA training. Over those years, Patrice has frequently used these experts as her "go to" source to explain the more complicated areas of IRAs.

WHEN

February 9, 2023

9:00 a.m. - 4:00 p.m.

WHERE

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

WHO SHOULD ATTEND

Those at your financial institution who field questions, handle/troubleshoot escalated problems, interface with customers and those who oversee IRA compliance and/or operations are perfect candidates for this course. This is also a fitting refresher for experienced IRA personnel who want to stay at the top of their games and up to date on the ever-changing IRA rules.

NOTE

Since these sessions are not vendor-form-specific, feel free to bring a copy of your plan documents and/or any transaction forms about which you have questions.

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 11: $390

Non-Members:
Early Registration Price: $680; After January 11: $780

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: $139 | Group Code: 3197385

Downtown Marriott Little Rock | (501) 906-4000
Corporate Rate: $159 | Group Code: A5698

CANCELLATION

Full registration fees will be refunded if a cancellation is received before January 26. No refunds will be given for cancellations made after January 26. All cancellations must be submitted in written format prior to the event.

CONTINUING EDUCATION

American Bankers Association (ABA) Professional Certifications credit has been applied for this event.

MORE INFORMATION

- Registration will begin at 9:00 a.m. on February 9.
- 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.

IRAS: ADVANCED ISSUES

FEBRUARY 9, 2023

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)

Billing Zip Code ______________

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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