



IRAs:

Hiking the IRA Knowledge Trail

From Base to Summit

February 23 & 24, 2012
Marriott, Charleston WV

***Does gaining IRA expertise seem like an up-hill battle?
Are you afraid of making a mistake and causing IRS problems for your customers in the bank?
Were you told the IRA Specialist position is a promotion???***

We will begin the trek with an overview of the “Top 20 Terms of IRAs”. Each step taken will escalate your knowledge, raise your comfort level and avoid the most common pitfalls in dealing with this complicated product. If you are looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This in-depth seminar will provide the new IRA banker and supervisor with a complete understanding of all areas of the IRA account, as well as an IRA review of the **regulation changes and clarifications**. Each participant will receive the 275-page Sunwest Training IRA Training and Reference Manual. **You can attend each day separately. Or, for the most comprehensive review, both days are recommended.**

Day 1: IRA Basic Issues

- * IRA Terminology
- * Explanation of IRA Forms (not forms specific – please bring your own forms including Application, Contribution form, Distribution, Rollover Review or Certification and any other commonly used forms)
- * Beneficiary Designations including Primary and Contingent, Trusts and Estates
- * Qualifications, Contribution Limits and other regulations for a:
 - Traditional IRA
 - Roth and Conversion Roth
 - Coverdell Education Savings Account
 - SEP IRAs

Day 2: IRA Intermediate Issues

- * Overview of Legislative Changes
- * Health Savings Account
- * Qualified Plan Rollovers to a Traditional or Roth IRA
 - Direct vs. Indirect
- * IRA Rollovers and Transfers
- * Distributions
 - **Rules regarding IRA federal withholding deposits**
 - Withdrawals of Excess Contributions
 - Before age 59 ½ and coding exceptions
 - After age 70 ½
 - Death Payments to Beneficiaries
- * Overview and Explanation of IRS Reporting Requirements

You are encouraged to bring a sample of the IRA forms your financial institution is currently using including application, contribution and distribution form and rollover review or certification form.

Who Should Attend

- New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Investment and Trust Personnel who are newly involved in 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.
- Experienced IRA Personnel who like a slower pace workshop to cover all the new changes in an “understandable” format.

IRA's: Hiking the IRA Knowledge Trail

Presenter — Patrice M. Konarik, CFP

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. Patrice brings the information to life with her in-depth knowledge, her keen sense of humor and an unlimited supply of "true life" examples. She has taught both our New Accounts and IRA seminars for the past seven years and her evaluations continue to be excellent.

Workshop:	8:30 am - 3:30 pm (Lunch provided)	CASUAL DRESS
Registration and continental breakfast:	8:00 am	

A block of rooms has been reserved at the Marriott, 200 Lee St., Charleston WV at a rate of \$122.00 per night. Parking is \$9.00 per day. You are responsible for your own reservation and payment. Please indicate you are with the WVBA meeting when calling them at 304-345-6500. Rooms reserved after 2/1/12 will be based on rate and space availability. Lodging has also been arranged at the Fairfield Inn by Marriott, 1000 Washington St. E., Charleston at a rate of \$94.00 per night and parking is free. Call 304-343-4661 and ask for the WVBA room rate. The hotel is located 5 blocks from the Marriott. Room temperatures vary, so please bring a light jacket or sweater for comfort.

<p>Registration Cost:</p> <p>One Day \$235.00 Member</p> <p>Both Days \$445.00 Member*</p> <p>One Day \$385.00 Non-member</p> <p>Both Days \$645.00 Non-member*</p>	<p>Approved for 6.5 CPE credit hours per day with the WV Board of Accountancy.</p>
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*The registration fee for both days cannot be split by sending a different person each day. Both participants will receive a manual.

WVBA Members: Deduct \$25.00 per person if you register three or more. Multiple registrants and payments are available online; however the discount option is not available for payment online.

Timing of your registration is critical. Seminars may be cancelled if there are not sufficient registrations; therefore, it is recommended that you register at least 10 days in advance.

Cancellation Policy: Full refund on or before 2/8/12
\$50 Cancellation fee after 2/8/12
No refund on or after 2/17/12 or for no-shows. Substitutions are welcome.

Register online at www.wvbankers.org or
Fax your registration to (304)343-9749 and mail your check to:
West Virginia Bankers Association
120 Washington St. East, Charleston WV 25301

Name _____ I will attend: 2/23 ___ 2/24 ___

Name _____ I will attend: 2/23 ___ 2/24 ___

Bank _____

Address _____

City, State, Zip _____

Phone _____ Email _____

For additional information, contact Donna Atkinson at (304)343-8838
or email datkinson@wvbankers.org.