

IRA Basic and Advanced Issues

February 27 & 28, 2019
Stonewall Resort, Roanoke, WV

The Crazy World Of IRA Rules and Regulations

While it may take years to build a confidence level where you can answer almost any question thrown your way, the goal of these two days is to raise your comfort level if you are a rookie and to reinforce your knowledge if you have a higher level of experience. You will also receive your favorite “tool” – the 250-page 2018-2019 Sunwest Training Corp’s IRA Training and Reference Manual - which is not only full of easy-to-follow IRA information, but also lots of “Cheat Sheets” and “Quick Reference Tools” to get you through your day-to-day tasks of dealing with your IRA customers.

This intensive 2-day format will help you pull it all together by helping you learn the following:

1. Understanding the Top 20 Basic Terms of IRAs.
2. Next we will review the most commonly used forms to create and complete IRA transactions. (Since this is not vendor-form-specific, please bring a copy of your bank’s IRA Application form, Contribution Form, Distribution Form and Rollover Review or Rollover Certification Form as well as any other forms you may have questions on).
3. As the day goes on, you will pick up knowledge of the IRA plan types, Traditional, Roth and SEP.
4. As we go into the second day, we will nail down the use of the proper terminology of “Rollover” vs. “Transfer” when moving money from an employer plan to an IRA and from an IRA to an IRA.
5. Health Savings Accounts – What’s our job and what’s the customer’s responsibility?
6. **NEW:** How to report “late” or “tardy” rollovers on the form 5498.
7. And finally, you will better-learn and comprehend the complicated areas of IRA Distributions to owners and beneficiaries and IRS reporting, resulting in a better picture of this complicated topic.

Whether you are looking to gain basic knowledge of IRAs, raise your comfort level or sharpen your skills with the most up-to-date rules and regulations, this two day format will cover everything!

Day 1: IRA Basic Issues	Day 2: IRA Intermediate/Advanced Issues
<ul style="list-style-type: none"> • IRA Terminology – Top 20 Terms • 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, 2017 Contribution Limits and other new regulations for a: <ul style="list-style-type: none"> * Traditional IRA * Roth and Conversion Roth * SEP IRAs contributions and IRS reporting 	<ul style="list-style-type: none"> • Updated information on IRAs as the result of the Tax Reform Act if passed and enacted. • Health Savings Accounts • Qualified Plan Rollovers to a Traditional or Roth IRA – 6 Red Flag <ul style="list-style-type: none"> * Direct vs. Indirect • IRA to IRA Indirect Rollovers and Direct Transfers – Once-per-12-month rule clarifications and NEW RULES on 60 day exceptions and reporting • Distributions <ul style="list-style-type: none"> * Federal Income Tax Withholding * Before age 59 ½ * At age 70½ including mandatory notices * 9 Biggest Mistakes of IRA Beneficiary Payouts * Overview/Explanation of IRS Reporting Req.

Each day can be attended independently but for the most comprehensive learning, attending both days is recommended. The same book will be used for both days.

Presenter — Patrice M. Konarik

Patrice M. Konarik is president of Sunwest Training Corp. founded over 20 years ago and is located in the Texas Hill Country near San Antonio, Texas. With over 30 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 on a nationwide basis. She has a BS in Management Science from New York's Binghamton University. Many state banking associations and other organizations use her as their main source for training on these complicated topics. Patrice is very approachable and encourages attendees to ask questions during the classes.

Registration and Breakfast:	8:30 am	CASUAL
Workshop:	9:00 a.m. - 4:00 p.m. (Lunch provided)	DRESS

The seminar will be held at Stonewall Resort, 940 Resort Dr, Roanoke, WV 26447. No room blocks.
Room temperatures vary, so please bring a light jacket or sweater for comfort.

Who Should Attend? New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder Service Representatives, Investment and Trust Personnel who are newly involved in the opening, selling, marketing, or administration of IRAs. Anyone responsible for answering IRA accountholders questions or concerns but does not actually open IRA accounts.

Registration Cost:	One Day	\$275.00	Member
	Both Days	\$495.00	Member*
	One Day	\$575.00	Non-member
	Both Days	\$795.00	Non-member*

Applied for 6.5 CPE per day with the WV Board of Accountancy.

*The registration fee for both days cannot be split by sending a different person each day.
Both participants will receive a manual.

Online registration is only available if registering for both days.

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

Cancellation Policy: Full refund on or before 2/13/19
\$75 Cancellation fee after 2/13/19
No refund on or after 2/20/19 or for no-shows. Substitutions are welcome.

Register online at www.wvbankers.org **or**
Fax your registration to (304)343-9749 or scan to skessler@wvbankers.org
and mail your check to:
WVBankers, 3601 MacCorkle Ave. SE, Suite 100, Charleston WV 25304

Name _____ I will attend: 2/27 2/28

Name _____ I will attend: 2/27 2/28

Bank _____

Address _____

City, State, Zip _____

Cell Phone _____ Email _____

For additional information, contact Amanda D. Cunningham at (304) 343-8838 or
email acunningham@wvbankers.org.

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