

IRA: ADVANCED 2012

FACILITATED BY:



DENVER

WEDNESDAY, MAY 9, 2012 from 8:30am to 4:15pm
Stern Training Center, 1009 Grant Street

ICB-CISP

Recent industry studies show that more than 40 percent of U.S. households own IRAs, rollovers from employer-sponsored retirement plans account for most of the growth in IRAs, and almost half of the people who roll over their retirement plan balances into IRAs do so with a financial organization that services their other accounts. These facts emphasize the need for IRA administrators to fully understand IRA compliance rules, as well as how they can best serve and retain their existing clients.

Through hands-on training and peer discussions, this informative seminar will concentrate on challenging IRA compliance and operation issues, so you can confidently service your clients' complex needs. During this program the instructor will discuss **document amendments, pro rata distributions, beneficiary options, federal income tax withholding requirements, and portability**. The seminar will close with a discussion of **common legal issues** that you may encounter in your day-to-day IRA operations.

TOPICS covered include:

- ◆ **DOCUMENTS**
- ◆ **DISTRIBUTIONS**
- ◆ **WITHHOLDING**
- ◆ **PORTABILITY**
- ◆ **LEGAL ISSUES**

Please visit our website at:
www.CFTWS.org/Education/Schools and Workshops
for complete details covered under each topic.

After attending this seminar you will:

- Understand the IRA amendment process;
- Recognize the reporting requirements following a merger or acquisition;
- Know how to calculate the taxable portion of an IRA distribution;
- Comprehend complex IRA beneficiary distribution issues;
- Understand the IRA withholding requirements;
- Know how to properly move assets between retirement plans and IRAs;
- Comprehend various legal issues associated with IRAs.

ASCENSUS seminars are delivered by a group of highly trained retirement plan consultants who thoroughly understand the laws affecting IRAs. These consultants have daily contact with financial organizations that offer IRA products, and specialize in providing practical solutions to the most complex IRA issues.

\$220.00* Member Early / \$245.00* Member Regular
**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

REGISTRATION FORM (Course #N8212A1S12-CBA)

FAX: 303-629-1591 ◆ MAIL: CFTWS, 1009 Grant Street., Suite 102, Denver, CO 80203 ◆ ONLINE: www.CFTWS.org

Name _____ Title _____ E-Mail _____

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Company _____

Street Address _____

Phone _____ Fax _____

*Authorized Signature for Billing _____

Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

Card # _____ Exp. Date _____

Cardholder's Name _____ Signature _____

***REGISTRATION GUIDELINE:**

REGISTER by **APRIL 24, 2012** to receive the "Early" Tuition Rate. **NO REFUNDS WILL BE GIVEN AFTER APRIL 24th, ALTHOUGH A SUBSTITUTE MAY ATTEND.** Cancellations received in writing prior to April 24th will be subject to a \$75 withdrawal fee. (\$440/\$465 Non-Member Tuition)