

IRA: ESSENTIALS 2012

FACILITATED BY:



DENVER

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

ICB-CISP

Over the last 37 years, millions of people have used IRAs to save for retirement. As of June 30, 2011, IRA assets totaled \$4.9 trillion, up 0.7 percent from March 30, 2011.* And IRAs will continue to play an important role in the retirement industry as more employers shift the burden of saving for retirement to their employees. Now is the perfect time for your company to capture and retain a piece of the fast-paced IRA market. **Help ensure the compliance of your growing IRA business by attending an Ascensus IRA Essentials seminar today!**

*Investment Company Institute's The U.S. Retirement Market, Second Quarter 2011

Course TOPICS include:

ROTH AND TRADITIONAL IRA PLAN ESTABLISHMENT

- Explain IRA plan arrangements and disclose statement requirements
- Discuss IRA beneficiary designations

CONTRIBUTIONS

- Review IRA contribution eligibility requirements
- Identify the contribution limit and deadline
- Discuss contribution reporting requirements

DISTRIBUTIONS

- Compare the tax consequences of Traditional and Roth IRA distributions
- Review withholding requirements
- Learn exceptions to the early distribution penalty tax
- Understand required minimum distribution requirements
- Summarize IRA beneficiary options
- Examine distribution reporting requirements

PORTABILITY

- Compare transfers and rollovers
- Discuss rollovers between IRAs and employer-sponsored retirement plans
- Review conversion and recharacterization procedures

REQUIRED REPORTING

- Review annual reporting requirements
- Explain IRS reporting deadlines

After attending this seminar you will:

- Understand the IRA establishment process;
- Know how to select and complete appropriate forms for IRA transactions;
- Recall the Traditional and Roth IRA contribution limits;
- Realize which procedures to follow when accepting IRA contributions;
- Understand how to process IRA distributions;
- Recognize the types of reports you must submit to the IRA holder and to the IRS;
- Know the pertinent information you must include on required reports.

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 #N8211A1S12-CBA)

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

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

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)