



# 2011 Comprehensive IRA UPDATE

Numerous types of IRA contributions may now be made to numerous types of IRAs. Many types of rollovers may now be made from employer sponsored plans. The types of IRA distributions have also multiplied.

We are holding an intermediate/advanced seminar to discuss current IRA topics as listed below. We will be discussing the need to use current IRA forms and recommended procedures for handling various IRA situations, including correcting mistakes by IRA accountholders, their employers, their tax advisors, or by IRA personnel.

## AGENDA

**DOL's Expanded Definition of "Fiduciary" for IRAs – Proposed Regulation**

**The Consumer Financial Protection Bureau and IRAs**

**Qualified Charitable Distributions**  
For 2010 and 2011  
For 2012??

**Qualified HSA Funding Distributions**

**IRA to IRA Rollovers**  
Traditional/SEPs  
Roth  
SIMPLE

**IRA Transfers**

**Direct Rollovers**  
401(k) to traditional IRA  
401(k) to Roth IRA  
Designated Roth 401(k) to Roth IRA

**Rollovers of 401(k) Funds with basis**

**Direct Rollovers to 401(k) Plans**

**Correcting IRA Mistakes**

**Handling Missed RMDs**

**Substantially Equal Periodic Payments**  
Basic Rules & Allowed Changes  
IRS Reporting Duties

**Periodic Contributions**

**Iowa State Withholding/Federal Withholding**

**Special RMD calculation(s) for a Spouse Beneficiary who elects as own**

**Spouse Beneficiary who is not the sole Beneficiary**

**Administering Inherited IRAs for Nonspouse Beneficiaries - 4 Case Studies**

**Importance of using current IRA forms and IRA amendments**

**2010 and 2011 IRS Reporting**  
Fair Market Value Statements  
RMD Notices and Alternatives  
Form 1099-R Topics  
Form 5498 Topics  
Corrections  
New IRS penalties

**SIGN UP BY NOVEMBER 14, 2011**

 **Collin W. Fritz**  
and Associates, Ltd.  
"The Pension Specialists"™

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# 2011 Comprehensive IRA Update

**Sign Up By Nov. 14 and Save \$100!**

**To Register Call  
1-800-346-3961.**

|   |   |   |  |
|---|---|---|--|
| <input type="checkbox"/><br><b>Storm Lake</b><br>Tuesday,<br>December 6 | <input type="checkbox"/><br><b>Des Moines</b><br>Wednesday,<br>December 7 | <input type="checkbox"/><br><b>Coralville/<br/>Iowa City</b><br>Thursday,<br>December 8 | <input type="checkbox"/><br><b>Mason City</b><br>Friday,<br>December 9 |
|---|---|---|--|

**Fee Before Nov. 14, 2011:**  
1st attendee \$185

2nd through 5th attendees from the same financial institution \$160 each

**Fee AFTER Nov.14, 2011:**  
1st attendee \$285

2nd through 5th attendees from the same financial institution \$260 each

Please call for quote for more than five attendees

**Additional Seminar Fees:**  
\*\*Continuing Education Insurance Credits – \$10

*Cancellation Policy: If you give at least 3 weeks notice of your cancellation, then a refund will be made less a \$25 processing fee per attendee. Less than 3 weeks, no refund. Substitutions are welcome.*

**Special Needs:** Please contact CWF well in advance of the seminar if any attendees have special needs, such as wheelchair accessibility, or dietary restrictions. We will gladly accommodate such needs, whenever possible.

**Seminar Cancellation:** Should CWF need to cancel a seminar for any reason, attendees will be notified as soon as possible.

*Notes: No audio/video recording, cellular phones, or smoking will be allowed in meeting rooms. We encourage you to dress casually as there may be temperature changes in the meeting room.*

**Seminar Hours 9:00a.m. to 4:00p.m. Registration Half Hour Prior.**  
**Seminar fee includes materials, coffee, soft drinks, and lunch.**

*Seminar site information to be provided soon.*

**\*6 Hours Iowa Continuing Education Insurance Credits Applied For\***

**Register Today! By Phone, Online or Fax**

**2011 Comprehensive IRA Update**  
**If this registration is faxed or processed on-line—**  
**please hold payment until you are invoiced.**

**Please type or print:**

|                           |                         |
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**Indicate method of payment:**

Check Enclosed (Make payable to Collin W. Fritz & Associates, Ltd.)

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Office Use Only: Acct. No. \_\_\_\_\_ Date \_\_\_\_\_

I would like to receive future notifications via email at this address: \_\_\_\_\_

If you would like to be removed from CWF's fax/mailling list, please check the box, provide your fax number here: (\_\_\_\_) \_\_\_\_\_, and fax this sheet back to us at 1-800-211-0760. In case we have trouble locating your fax number in our database, please provide your phone number so we can contact you (\_\_\_\_) \_\_\_\_\_.