Fall 2011
Basic IRA Seminar

6 Hours Iowa Insurance continuing education credits have been applied for

Agenda

Overview of IRAs
- Tax Advantages of Traditional and Roth IRAs
- Duties and Responsibilities of IRA Custodian/Trustee

Types of IRAs
- Traditional
- Roth
- SEP
- SIMPLE

Establishing IRAs
- Completing the IRA Applications – Knowing Which One to Use
- Providing Complying Plan Agreement & Disclosure Statement
- Required Projection Schedules
- Other Required Disclosures

Contributions
- Types
- Eligibility
- Annual Limits
- Compensation Limits
- Spousal
- Periodic vs Nonperiodic

Transfers, Direct Rollovers and Rollovers
- Definitions
- Understanding the Forms and Procedures
- From and to 401(k) Plans

Roth Conversions

Distributions
- Reasons
- Withholding Rules
- Qualified Charitable Distributions
- Understanding Roth IRA Distributions

Required Minimum Distribution Rules for 2011 and 2012

Administering Inherited IRAs
- Regular Inherited IRAs for Non-spouse Beneficiaries
- New Inherited IRAs for QRP Non-spouse Beneficiaries
- Surviving Spouse Elects to Treat as Own

Qualified HSA Funding Distributions

A Direct Rollover from an IRA to an HSA

Question & Answer Sessions Throughout

REGISTER BY OCTOBER 17, 2011!

One should attend this seminar if he or she is:
- New to IRAs and needs to learn basic rules applying to Roth and Traditional IRAs, or
- Looking for an updated, general review course on IRA rules.

This seminar is primarily designed for financial institution personnel who are relatively new to IRAs.

The Basics of IRAs will be covered in an easy to understand fashion.

After attending this seminar, an attendee will understand.
1) The role of the IRA Custodian;
2) Establishing an IRA;
3) Contribution limits;
4) The importance of various IRA administrative forms;
5) Basic procedures for transfer and rollovers;
6) Basic procedures for inherited or beneficiary IRAs; and
7) The IRS forms prepared by the IRA Custodian to report contributions and distributions.

CWF is a leader in retirement plan training!
We invite you to see why!

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

Telephone: 1-800-346-3961 FAX: 1-800-211-0760 www.pension-specialists.com e-mail: info@pension-specialists.com

Fall 2011 Basic IRA Seminar

Sign Up By Oct. 17 and Save $100!

☐	☐	☐	☐
Storm Lake Tuesday, November 8	**Des Moines** Wednesday, November 9	**Coralville/ Iowa City** Thursday, November 10	**Mason City** Friday, November 11

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.

Fall 2011 Basic IRA Seminar

If this registration is faxed or processed on-line—
please hold payment until you are invoiced.

Please type or print:

SEMINAR CITY/STATE: SEMINAR DATE:

INSTITUTION NAME:

ADDRESS: CITY: STATE: ZIP:

PHONE: FAX:

ATTENDEE—NAME E-MAIL:

ATTENDEE—NAME E-MAIL:

ATTENDEE—NAME E-MAIL:

Indicate method of payment:

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

☐ Bill Me – Contact Person ____________________

*Office Use Only: Acct. No.*____________________ *Date* __________

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

PO Box 426, Brainerd, MN 56401
Phone 800-346-3961 • Fax 800-211-0760
www.pension-specialists.com e-mail info@pension-specialists.com

To Register Call 1-800-346-3961.

Fee Before Oct. 17, 2011:
1st attendee $185

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

Fee AFTER Oct. 17, 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.

☐ I would like to receive future notifications via email at this address: ____________________

☐ If you would like to be removed from CWF's fax/mailing 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 (_____) _____________.