

# Make Plans to Attend!

July 2010

## To all of our Iowa Patrons

Everyone at Collin W. Fritz and Associates, Ltd. (CWF) thanks you for your past business. We do appreciate it.

Summer heat notwithstanding, believe it or not, Fall is not far away. And with it is the best time to learn or brush-up on IRA rules, regulations, and procedures. You will note that this year, CWF is offering IRA Seminars at **six locations** throughout the Iowa area.

IRA and HSA changes occur frequently, and this year is no exception. Pending legislation could provide even more changes.

The same quality, interactive, comprehensive, electronically enhanced seminars will once again be available at Storm Lake, Des Moines, the Iowa City Area and Mason City. In addition, we will be presenting them in Sioux Falls, SD and the Quad Cities for the financial institutions closer to the borders. And, at the request of many of our faithful attendees, **no seminars on the dreaded Mondays or Fridays.**

Everyone should be able to find a convenient location. **Less travel, same dependable information.**

You'll be receiving the details for each seminar shortly. But this advanced notice will allow you to plan your training schedule and training budget ahead of time.

## SCHEDULED SEMINARS

### 2010

BASIC IRA	Tuesday through Thursday, September 21 – 23 and 28 – 30
ADVANCED IRA UPDATE	Tuesday through Thursday, October 19 – 21 and 26 – 28
THE FUTURE of HSAs An Advanced HSA Seminar	Tuesday through Thursday, November 2 – 4 and 16 – 18
IRA REPORTING UPDATE	Tuesday through Thursday, December 7 – 9 and 14 – 16

### 2011 (Dates to be determined)

COMPREHENSIVE IRA UPDATE	Tuesday through Thursday, January/February 2011
THE BASICS of HSAs	Tuesday through Thursday, March/April 2011
IRA 3-DAY SCHOOL	Tuesday through Thursday, May 2011

As always, Iowa Insurance Continuing Education Credits will be applied for. And for our South Dakota neighbors and those with SD insurance licenses, South Dakota Insurance Continuing Education Credits will also be applied for.



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www.pension-specialists.com e-mail info@pension-specialists.com

## Here's a brief synopsis of the upcoming seminars.

### **BASIC IRA**

Learn how to establish and administer traditional and Roth IRAs  
Review the **current** IRA eligibility and contribution rules and procedures  
Important Tax benefits will be reviewed  
Duties and responsibilities of the financial institution will be discussed  
Learn the difference between IRA Transfers, Rollovers, and Direct Rollovers  
Distribution administration and procedures are reviewed  
Federal and State withholding procedures will be reviewed  
An introduction to Required Minimum Distributions for IRA accountholders and beneficiaries will be an important part of the seminar

### **ADVANCED IRA UPDATE**

Options for a Surviving Spouse  
Administering Inherited IRAs  
Rollovers and Direct Rollover of Non-Roth and Roth 401(k) Funds  
The 2010 Roth Conversion Rules and Acceleration of Income Rules  
Thorough Review of 2010 RMD Rules and Planning for 2011 RMDs  
All 2009 and 2010 Reporting Changes  
SSN Truncation Possibilities  
2010 Form 5498 Greatly Revised  
2010 Form 1099-R Changes  
Administering IRA Reporting Corrections  
New and Pending IRA Tax Legislation  
Pending IRA Plan Agreement Form Changes

### **THE FUTURE of Health Savings Accounts (HSAs) – AN ADVANCED HSA SEMINAR**

Learn how the Patient Protection and Affordable Health Care Act of 2010 and the Health Care and Education Reconciliation Act of 2010 affects HSAs.

With the recent passage of these two pieces of legislation, the face of healthcare in the U.S. is changing drastically. The question keeps being asked, "How does this affect HSAs?" It's an excellent question, and one that is not easily answered. Our discussion is limited to how the new legislation affects or might affect HSAs. Other provisions of the healthcare legislation, like its affect on healthcare insurance premiums, insurance coverage, premium cost-shifting, healthcare availability, etc., are not included in this seminar. And until the regulations are implemented, some changes are undeterminable. But, you need to know these too. Other topics to be covered:

Preparation of 2010 Form 5498-SA and Form 1099-SA  
Various HSA Statistics  
Overdraft and Other PT Topics  
Qualified HSA Funding Distributions from IRAs to HSAs  
The Full-Year HSA Contribution Rules  
Excess HSA Contributions Compared to IRA Excess Contribution Procedures  
Employer Comparability and Discrimination Compliance  
Mistaken Distributions

Again, you'll be receiving complete details for each seminar shortly.



**For more seminar information, or additional sites, call 1-800-346-3961.**

**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.

**Walk-In Registration**  
8:00 a.m. - 8:30 a.m.

**Seminar Hours**  
8:30 a.m. – 3:30 p.m.

**1-Day Seminar Fee:**  
1 attendee \$185  
2-5 attendees \$160 each\*  
6-10 attendees \$135 each\*

**3-Day School Fees:**  
1 attendee: \$575  
2 attendees: \$450 each\*  
3 or More: \$375 each\*

Please call for quote for more than ten attendees

\*from the same financial institution

**Additional Seminar Fees:**  
\*\*Continuing Education Insurance Credits – \$10 Seminar per state \$25 School per state

\*\*\*Electronic copy download of seminar presentation – \$35 of school presentation – \$50

*Cancellation Policy: If you give at least 2 weeks notice of your cancellation, then a refund will be made less a \$25 processing fee per attendee. Less than 2 weeks, no refund. Substitutions are welcome.*

*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.*

**Basic IRA**

Tues., Sept. 21  
Quad Cities Area

Tues., Sept. 28  
Des Moines

**Advanced IRA Update**

Tues., Oct. 19  
Quad Cities Area

Tues., Oct. 26  
Des Moines

**The Future of HSAs - Advanced HSA**

Tues., Nov. 2  
Quad Cities Area

Tues., Nov. 16  
Des Moines

**IRA Reporting Update**

Tues., Dec. 7  
Quad Cities Area

Tues., Dec. 14  
Des Moines

Wed., Sept. 22  
Iowa City/Coralville

Wed., Sept. 29  
Storm Lake

Wed., Oct. 20  
Iowa City/Coralville

Wed., Oct. 27  
Storm Lake

Wed., Nov. 3  
Iowa City/Coralville

Wed., Nov. 17  
Storm Lake

Wed., Dec. 8  
Iowa City/Coralville

Wed., Dec. 15  
Storm Lake

Thurs., Sept. 23  
Mason City

Thurs., Sept. 30  
Sioux Falls, SD

Thurs., Oct. 21  
Mason City

Thurs., Oct. 28  
Sioux Falls, SD

Thurs., Nov. 4  
Mason City

Thurs., Nov. 18  
Sioux Falls, SD

Thurs., Dec. 9  
Mason City

Thurs., Dec. 16  
Sioux Falls, SD

**Register Today! On-line, by Mail, or by Fax**

**2010 Fall IRA and HSA Seminars**

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 \_\_\_\_\_

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 (\_\_\_\_) \_\_\_\_\_.