Seminar Descriptions

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

BASIC IRA

- Learn how to establish and administer traditional and Roth IRAs
- Review the 2008 & 2009 IRA eligibility and contribution rules and procedure
- 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 Federal withholding procedures will be reviewed
- An introduction to required minimum distributions for IRA accountholders and beneficiaries is included

BASIC HSA

- Learn how to establish HSAs
- Review the 2008 AND 2009 HSA eligibility rules, procedures, and contribution limits
- Important tax benefits will be reviewed
- Learn about all the ever changing rules and procedures
- ALL UP-TO-DATE CHANGES WILL BE REVIEWED!
- See how employer contributions affect the HSA Owner's contribution limits
- New rules clarify when an excess contribution is an excess, and when it isn't
- IRA transfers to HSAs are thoroughly reviewed
- HSA reporting is discussed

3 DAY IRA SCHOOLS

- Complete establishment and administration procedures are thoroughly reviewed
- Required and recommended documentation is compared
- 2008 and 2009 contribution and income limits will be covered
- Required minimum distributions for IRA accountholders and beneficiaries will be thoroughly reviewed
- Procedures for the complying administration of Inherited IRAs
- All IRA reporting for the IRA Accountholder and Beneficiary is discussed
- All NEW IRA laws, rules and procedures will be thoroughly explained
- Both already enacted and still pending law changes will on the agenda
- See why excess contributions and recharacterizations continue to confuse everyone
- Learn how HSAs affect IRAs
- Be ready for the increase in Direct Rollovers with the new eligibility rules
- Learn about designated Roth rollovers
- Brief update on SEPs and SIMPLEs

All this and more

COMPREHENSIVE HSA

- Learn how to establish and administer HSAs
- Review the 2008 AND 2009 HSA eligibility rules, procedures, and contribution limits
- Important tax benefits will be reviewed
- Learn about all the ever changing rules and procedures.
- ALL UP-TO-DATE CHANGES WILL BE REVIEWED!
- See how the HSA discrimination and comparability rules have changed again for employers making HSA contributions
- New rules clarify when an excess contribution is an excess, and when it isn't
- Learn what apparent excesses must be removed, what is NOT removed, what is taxed, and what is penalized
- Learn the complicated Testing Periods for IRA Transfers and the Full Contribution Rule
- See how ALL HSA fees are administered

NEW ! COMPREHENSIVE IRA REPORTING

- See what changes are in store for the RMD Notices
- Fair Market Value (FMV) Statements are discussed
- 2008 and 2009 Reporting is reviewed for Forms 1099-R and 5498
- Learn the substantial changes for 2009 reporting
- IRA beneficiary reporting is thoroughly reviewed
- Reporting corrections will be reviewed