

Webinar Registration

February 2012 Webinars

Phone (800) 346-3961

Fax (800) 211-0760

email nehlers@pension-specialists.com



Please type or print and fax back to CWF at (800) 211-0760

Financial Institution:	
Address	
City/State/Zip	
Contact Person	
Phone	
email	

February 2012 Webinars	2	7	8	9	14	15	16	21	22	23	28	29
Handling missed RMDs						<input type="checkbox"/> am						<input type="checkbox"/> am
Basics of Traditional IRAs (Contributions) - Session # 1	<input type="checkbox"/> am								<input type="checkbox"/> am			
Basics of Traditional IRAs (Distributions) - Session # 2	<input type="checkbox"/> pm								<input type="checkbox"/> pm			
Basic Roth IRA		<input type="checkbox"/> pm								<input type="checkbox"/> am		
Basic Health Savings Accounts - HSA		<input type="checkbox"/> am								<input type="checkbox"/> pm		
A Surviving Spouse's Options with Respect to Their Spouse's IRA			<input type="checkbox"/> am								<input type="checkbox"/> am	
Inherited IRA, for Nonspouse Beneficiary			<input type="checkbox"/> pm								<input type="checkbox"/> pm	
IRA Reporting (Distributions) -Session #1					<input type="checkbox"/> am							
IRA Reporting (Contributions) -Session #2					<input type="checkbox"/> pm							
IRA Recharacterizations and Excess IRA Contributions								<input type="checkbox"/> am				
Required Minimum Distributions							<input type="checkbox"/> am					<input type="checkbox"/> pm
IRA Transfers & Rollovers (To and From)							<input type="checkbox"/> pm					
Basics of SEPs				<input type="checkbox"/> pm								
Basics of SIMPLEs												
Basics of One Person 401(k) Plans				<input type="checkbox"/> am				<input type="checkbox"/> pm				

- am is 9:00am Central Time Zone
- pm is 1:00pm Central Time Zone
- All Webinars are between 1.5 and 2 hours in length

Fax Removal: If you wish to be removed from CWF Fax List please provide your phone and fax number here. Phone # _____ Fax _____Please Fax this sheet back to CWF at (800) 211-0760 email future notifications to _____
--

Webinar Registration

March 2012 Webinars

Phone (800) 346-3961

Fax (800) 211-0760

email nehlers@pension-specialists.com

Please type or print and fax back to CWF at (800) 211-0760



Financial Institution:	
Address	
City/State/Zip	
Contact Person	
Phone	
email	

March 2012 Webinars	6	7	8	13	14	15	20	21	22	27	28	29
Handling missed RMDs						<input type="checkbox"/> am						<input type="checkbox"/> am
Basics of Traditional IRAs (Contributions)- Session # 1	<input type="checkbox"/> am								<input type="checkbox"/> am			
Basics of Traditional IRAs (Distributions) - Session # 2	<input type="checkbox"/> pm								<input type="checkbox"/> pm			
Basic Roth IRA		<input type="checkbox"/> pm								<input type="checkbox"/> am		
Basic Health Savings Accounts - HSA		<input type="checkbox"/> am								<input type="checkbox"/> pm		
A Surviving Spouse's Options with Respect to Their Spouse's IRA			<input type="checkbox"/> am								<input type="checkbox"/> am	
Inherited IRA, for Nonspouse Beneficiary			<input type="checkbox"/> pm								<input type="checkbox"/> pm	
IRA Reporting (Distributions) -Session #1					<input type="checkbox"/> am							
IRA Reporting (Contributions) -Session #2					<input type="checkbox"/> pm							
IRA Recaracterizations and Excess IRA Contributions								<input type="checkbox"/> am				
Required Minimum Distributions							<input type="checkbox"/> am					<input type="checkbox"/> pm
IRA Transfers & Rollovers (To and From)							<input type="checkbox"/> pm					
Basics of SEPs				<input type="checkbox"/> pm								
Basics of SIMPLEs												
Basics of One Person 401(k) Plans				<input type="checkbox"/> am				<input type="checkbox"/> pm				

- am is 9:00am Central Time Zone
- pm is 1:00pm Central Time Zone
- All Webinars are between 1.5 and 2 hours in length

Fax Removal: If you wish to be removed from CWF Fax List please provide your phone and fax number here. Phone # _____ Fax _____Please Fax this sheet back to CWF at (800) 211-0760 email future notifications to _____
--



February and March 2012 IRA and HSA Webinar Schedule.

CWF is pleased to offer numerous IRA and HSA webinars. These webinars provide financial institutions a convenient and cost-effective way to master IRAs and HSAs. As with our in-person seminars, attendees will have time to ask questions. Our intent is to help your personnel understand IRAs and HSAs as well as possible so that the goals of your institution may be realized.

So instead of fighting the winter, wherever you may be experiencing it, attend the webinars from the comfort and convenience of your office. Make your reservation now, either on line at www.pension-specialists.com or by phone at 800-346-3961. If the posted schedule does not conveniently fit into your plans ask our Customer Service Department if a special time can be arranged to fit your financial institution's individual needs. We'll be happy to try to accommodate your schedule.

Also be sure to ask us about Special Pricing for ordering multiple webinars.

Here's a short recap of the updated webinars. For a complete listing please visit www.pension-specialists.com.

Register online at www.pension-specialists.com

Handling Missed RMDs

RMDs are missed. Sometimes the mistake is the fault of the owner or beneficiary, sometimes the mistake of the IRA custodian and sometimes the fault is to be shared. Based on our consulting calls, it seems there were more missed RMDs at the end of 2011 than there have been for a number of years. This webinar discusses the procedures to be used to seek a waiver from the IRS of the 50% excise tax. What influences the IRS to waive the 50% tax? To what degree should an IRA custodian try to help? A practical discussion of a real-life problem. No one is happy when a 50% tax is to be paid.

Basics of Traditional IRAs - Session # 1

Session # 1 covers establishing the IRA and the contribution rules.

1. Overview and illustration of tax benefits
2. Establishing and administering traditional IRAs
3. Contribution Limits and Rules
4. Transfers
5. Rollovers from other IRAs, and
6. Rollovers from 401(k) and other employer plans;
7. Completing Form 5498

Basics of Traditional IRAs - Session # 2

Session #2 covers the basics of IRA distributions

1. General Distribution rules
2. Federal withholding rules
3. IRS Reason Codes
4. Transfers, including those due to divorce and death
5. Required distributions to 70½ owners
6. Required distributions to beneficiaries
7. Recharacterizations
8. Excess distributions
9. Qualified Charitable Distributions
10. Form 1099-R

Basics of Roth IRAs

Learn the basics of establishing and administering Roth IRAs. CWF will walk you through the required documentation for establishing Roth IRAs on a line-by-line basis, illustrating the requirements regardless of whose forms are used. Contribution eligibility, limits and exceptions will be thoroughly reviewed. See what IRS penalties are possible for non-compliance, and more importantly, how they can be avoided. Distributions will be covered, including IRS Reporting.

Basics of HSAs

Learn everything you need to know about HSA establishment and administration of HSAs in 2011 and 2012. See what documentation is required and whose responsibility it is to determine eligibility. HSA reporting is very different from IRA reporting and must use the proper HSA forms, not the IRA forms and codes.

A Surviving Spouse's Options with Respect to Their Spouse's IRA

A surviving spouse will generally want to treat their deceased spouse's IRA as their own IRA. Learn the proper administrative procedures for the spouse to make this election. There are special RMD calculations to be performed if the deceased spouse and surviving spouse are subject to the RMD rules. There are exceptions, though, when the spouse will wish to maintain the IRA as an inherited IRA. Illustrations are furnished indicating the adverse consequences of when a spouse fails to elect to treat their spouse's IRA as his or her own IRA in some situations.

Inherited IRAs for Non-Spouse Beneficiaries

With more and more non-spouses being named as IRA beneficiaries, this complicated area is thoroughly reviewed. Learn how the inherited IRAs are established, administered, titled and reported. See how the 2009 RMD Waiver does NOT affect all beneficiaries equally and how it affects future years. The special rules for trusts are covered.

IRA Reporting

An IRA custodian/trustee has numerous IRS reporting duties with respect to IRAs - RMD notices, 1099-R forms, fair market value statements and 5498 forms. Although many institutions are having their computer systems generate these reports, you need to know that they are being completed correctly. This webinar explains what the IRS requires and what is optional.



presents REVISED & UPDATED WEBINARS

Session # 1 focuses on the Form 1099-R, the withholding forms, the required distribution notice and related requirements for 2011. These annual forms are compared. Differences are noted. The completion of all boxes on the forms are discussed. Some boxes are mandatory and others are discretionary. You must know the difference. Reason codes are explained in detail. Methods of correcting are covered. Various reporting options for furnishing the RMD information to the accountholders and the IRS are covered.

Session # 2 focuses on the form 5498 and the fair market value statement requirements. The completion of all boxes on the forms are discussed. Some boxes are mandatory and others are discretionary. You must know the difference. Methods of correcting. Various reporting options for furnishing the 5498/FMV information to the accountholders and the IRS are covered.

Basics of SEP Plans and SEP IRAs

Many farmers and other small businesses have had a very good 2010 year. They are looking to reduce their taxable income. Learn the basics of SEP IRAs. Annual contributions up to \$49,000 per person may be made. Servicing one person SEP IRAs is very simple and this webinar focuses on one person businesses. There will be limited discussion of SEP plans with multiple participants.

Basics of SIMPLE IRAs

Learn what your financial institution must do to offer and administer SIMPLE IRAs and service the employers who sponsor them. As with SEP IRA, SIMPLE IRAs may generate larger contributions than traditional and Roth IRAs. Learn why some employers will choose a SIMPLE IRA plan over a SEP plan. We will discuss in detail the principle forms needed to establish a SIMPLE IRA plan and SIMPLE IRA plan agreement. Annual reporting requirements will be covered.

Required Minimum Distributions

The standard RMD rules for 2012 applying to living accountholders will be covered in detail as are the options available. A summary will be given for the rules applying to inherited beneficiaries, spouse beneficiaries and non-spouse beneficiaries. This webinar will discuss the QCD/RMD rule applying for 2011 and discuss an option for 2012.

Understanding Transfers, Direct Rollovers and Rollovers To IRAs and From IRAs.

This is a very important topic for an IRA custodian's personnel to understand well. Covered will be moving funds into and IRA from another IRA or from a 401(k) plan. Also covered will be moving funds from an IRA to another IRA or 401(k) plan. This is a complicated topic, but the IRA custodian establish procedures to greatly simplify the administration. Learn about these procedures.

Methods of Correcting An IRA Contribution - Withdraw It or Recharacterize It.

Individuals will make contribution mistakes and they will also change their mind (or their accountant does) as to the type of IRA contributions they wish to make. Special rules and procedures need to be understood. There are special IRS reporting rules. In some cases the IRS wants and IRA custodian to furnish a special form or forms. A special formula is to be used to calculate the earnings and losses associated with the contribution need to be corrected. This webinar covers these special rules and procedures.

Basics of One Person 401(k) Plans

With Comparisons to SEPs and SIMPLEs

Qualified Plans, including one person 401(k) plans, have fallen into disfavor with financial institutions and some individuals because of cost and complexity issues. Clients will find the additional tax benefits associated with the 401(k) plan worth the cost of paying reasonable fees. This webinar will cover those attributes which make a one person 401(k) plan so attractive to so many one person businesses and other small employers. Designated Roth contributions may be made and now a participant can do an internal conversion of taxable funds into a Designated Roth account. The numerous attributes and other rules will be discussed along with fee information.

Webinar Pricing and Times

Webinars are approximately 1 - 2 hours in length for which the cost is \$225. Additional Branch Connections are \$35 each. These Webinars are available on the scheduled dates 9:00am to 11:00am and from 1:00pm to 3:00pm Central Time Zone. If a scheduled date will not work for you, call us to see if a customized webinar may be arranged.

******* Special Pricing: Order any 2 for \$425; any 3 for \$595; any 5 for \$850 *******

A \$25 service charge is assessed for any reservation not cancelled by 24 hours before the scheduled webinar

If you have any questions or to register please call Nancy Ehlers at (800) 346-3961

Please Fax this sheet back to CWF at (800) 211-0760

Our website www.pension-specialists.com presents a downloadable catalog and an On-Line Shopping Cart featuring our Products and Services

Register online at www.pension-specialists.com

Fax Removal: If you wish to be removed from CWF Fax List please provide your phone and fax number here.
Phone # _____
Fax _____ **Please Fax this sheet back to CWF at (800) 211-0760**
If you would rather receive email enter address here _____