



presents the 2010 Summer IRA and HSA Webinar Schedule.

Stay in the cool, comfort and convenience of your office for an updated presentation on all the important and necessary IRA and HSA topics. Stay on top of all the new and pending information. Whether new to IRAs and HSAs or a seasoned veteran, these professionally prepared,

interactive, electronic presentations are the best way to learn the required rules and procedures or to refresh your already acquired knowledge. Our webinar schedule through August is now posted. And, if your schedule does not fit into the posted schedule, please call our Customer Service Department. **Learn how you can arrange a special time, and even customize it to fit your particular needs.** Register one employee, or the whole department. The cost is the same. If you need multiple connections, call for special pricing.

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Required Minimum Distributions 2010

An IRA custodian/trustee must perform required duties with respect to required distributions. An explanation of the notice, calculation and IRS reporting duties will be covered.

Roth Conversions in 2010

See how the differences in requirements for 2009 and 2010 should increase the number of Roth Conversions. Learn the eligibility limitations. Do your personnel know the four ways a traditional IRA can be converted? Learn how conversions can be recharacterized and then re-converted, and when that might be advantageous. The special 2010 taxation rules are explained.

IRA Reporting for the 2010 Tax Year

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. This webinar explains the procedures for preparing and submitting corrections to the IRS. Learn the NEW Social Security Number truncation procedures.

Internal IRA Auditing Techniques

With the news that the IRS has increased its auditing of IRAs, it is now even more important that internal auditing procedures are employed. Historically, regulators do not generally examine IRAs from an IRS compliance viewpoint. This webinar walks you through a recommended path for compliance, and the ability to prove compliance, the ultimate test. Helpful hints, procedures and check-lists are part of this presentation.

IRA Distributions in Depth

This webinar covers all aspects of traditional and Roth IRA distribution administration. Find out how the IRA Accountholder's age affects IRA distributions. Learn all the different IRS codes that are required to be used for reporting. See what important documentation is required. Learn the importance of complying with withholding procedures.

Recharacterizations and Excess Contributions

See who is responsible to monitor excess contributions. CWF walks you line-by-line through the calculation of the applicable earnings, as required by the IRS. Do your IRA personnel know there are only four types of recharacterizations and what the differences are? Learn how the deadlines for removing non-excess contributions, excess contributions and recharacterizations are similar, and more importantly, how they are different.

SEP Plans & SEP IRAs

This discussion includes the establishment and amending of SEP Plans and SEP IRAs. See how there are employer and employee requirements, even in a one-person plan. There will be line-by-line review of the IRS Model SEP Plan. Although rare, Salary reduction SEPs will also be briefly reviewed. See how third-party vendors are still reporting SEP contributions incorrectly, making the SEP-IRA

Withholding Rules

The Federal Withholding Rules for traditional and Roth IRA distributions are complicated, very important, and must be complied with. Penalties on the IRA custodian/trustee for non-compliance **IRA** can be severe. This webinar guides you through all the elections, notices, and reporting that is required. All required procedures and documentation are reviewed. Deposit requirements and the **NEW** IRS Form 945 are discussed. Learn the important differences for non-resident alien withholding that applies to IRA accountholders **AND Beneficiaries**

Basics of Traditional IRAs

Learn the basics of establishing and administering Traditional IRAs. CWF will walk you through the required documentation for establishing traditional 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. The required amendment process will also be explained. See what IRS penalties are possible for non-compliance, and more importantly, how they can be avoided.

Basics of HSAs

Learn everything you need to know about HSA establishment and administration of HSAs in 2010 and 2011. 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. How does Health Care Reform affect HSAs?

Basics of Coverdell ESAs for 2010 vs. 2011

Learn CESA eligibility, exceptions, contribution limits, and special reporting. See when basis and earnings must be calculated. Learn which rules are set to expire for 2011.

SIMPLE Plans & SIMPLE IRAs

This discussion includes the establishment and amending of SIMPLE Plans and SIMPLE IRAs. See how the employer and employee requirements are different from SEPs. There will be line-by-line review of the IRS Model SIMPLE Plan and SIMPLE IRA Plan. See how third-party vendors are still reporting SIMPLE IRA contributions incorrectly, making the SIMPLE-IRA Custodians/Trustees subject to IRS penalties. Learn what restrictions can be placed by the employer and how that affects the financial institution.

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. The required amendment process will also be explained. See what IRS penalties are possible for non-compliance, and more importantly, how they can be avoided.



presents REVISED & UPDATED WEBINARS

IRA Rollovers and Transfers

Learn the required procedures for administering these common and popular IRA transactions. Even without HSAs, the IRA custodian/trustee needs to know the requirements for the IRA-to-HSA Transfer. IRA Personnel will learn the distinct differences between each type of transaction. The differences between the Automatic and Requested 60-Day Rollover Waiver are also reviewed.

Direct Rollovers & Rollovers into a Traditional IRA or Roth IRA from an Employer Sponsored Retirement Plan

This webinar is a detailed presentation focusing on all the aspects of Employer Sponsored Retirement Plan rollovers. See how direct rollovers differ and how they must be specifically administered and reported. Make sure your personnel understand the mandatory Federal Income Tax withholding requirement. Learn how to determine what distributions are eligible for rollover.

Advanced HSA Guidance and the Future of HSAs

The IRS issued additional guidance concerning the IRA-to-HSA Transfer, Excess HSA Contributions and a number of other important issues. See how determining HSA excesses is very different from determining IRA excesses. Some apparent excess contributions cannot be removed but are taxed and penalized. Mistaken distributions are also reviewed as are the rules for employer comparability. President Obama signed into law the new health laws in January 2010. This webinar will cover these new health laws and the likely impact on HSAs. There is uncertainty regarding the future of HSAs. There will be discussion of the laws mandating U.S. citizens to carry health insurance, the laws requiring certain employers to provide health insurance coverage for their employees and employers if such health insurance is not maintained. The likely impact of the new health laws on HSAs will be covered.

Webinar Pricing and Times

Webinars are approximately 1 - 2 hours in length for which the cost is \$225. Additional Branch Connections are \$75 each. These Webinars are available on the dates illustrated above in the morning from 9:30am to 11:30am Central Time Zone, and also in the afternoon from 2:00pm to 4:00pm Central Time Zone.

A recent study by America's Health Insurance Plans reported 10 million individuals (8 million under group plans and 2 million under individual plans) are now covered by HSA/HDHPs as of January 2010 up from 8 million.

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 exceptions, though, when the spouse will wish to maintain the IRA as an inherited IRA. Learn the proper administrative procedures indicating the adverse consequences of when a spouse fails to elect to treat their spouse's IRA as his or her own IRA.

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 differences between Qualified and Non-Qualified Trusts, and how that affects beneficiary distributions is also reviewed.

IRA Options for Beneficiaries of 401(k) Plans or Similar Plans

Surviving spouses have always had the right to rollover their deceased spouse's account balance in a 401(k) or similar plan. This webinar will go over the spouse's right (and procedures) to rollover such funds in a traditional and/or Roth IRA. As of January 1, 2007, a non-spouse beneficiary is now eligible to directly rollover his or her share into an inherited IRA. The procedures and rules for doing so are covered as are the rules applying to the inherited IRA established with the IRA custodian.

******* Special Pricing: Order any 3 for \$625; any 6 for \$950; any 10 for \$1,350 *******

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

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July and August 2010 Webinars	7/1	7/6	7/8	7/13	7/15	7/20	7/22	7/27	7/29	8/3	8/5	8/10	8/12	8/17	8/19	8/24	8/26	8/31	9/2
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Basics of Roth IRAs	pm <input type="checkbox"/>										am <input type="checkbox"/>								
Basics of HSAs								am <input type="checkbox"/>										pm <input type="checkbox"/>	
Roth Conversions in 2010		am <input type="checkbox"/>									pm <input type="checkbox"/>								
Basics of Coverdell ESAs										am <input type="checkbox"/>									pm <input type="checkbox"/>
SEP Plans & SEP IRAs								am <input type="checkbox"/>									pm <input type="checkbox"/>		
SIMPLE Plans & SIMPLE IRAs								pm <input type="checkbox"/>										am <input type="checkbox"/>	
IRA Reporting For the 2009 & 2010	am <input type="checkbox"/>									pm <input type="checkbox"/>									
Required Minimum Distributions for 2010			pm <input type="checkbox"/>										am <input type="checkbox"/>						
Direct Rollovers from QP Plans to Trad/Roth					pm <input type="checkbox"/>										am <input type="checkbox"/>				
IRA Rollovers and Transfers			am <input type="checkbox"/>									pm <input type="checkbox"/>							
Surviving Spouse's Options				pm <input type="checkbox"/>										am <input type="checkbox"/>					
Inherited IRAs for Non-Spouse Beneficiaries				am <input type="checkbox"/>									pm <input type="checkbox"/>						
IRA Options for Beneficiaries of QPs					am <input type="checkbox"/>									pm <input type="checkbox"/>					
Recharacterizations & Excess Contributions							pm <input type="checkbox"/>										am <input type="checkbox"/>		
Internal IRA Auditing Techniques							am <input type="checkbox"/>									pm <input type="checkbox"/>			
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Advanced HSA Guidance									pm <input type="checkbox"/>										am <input type="checkbox"/>

• am is 9:30am Central Time Zone • pm is 2pm Central Time Zone • All Webinars are between 1 and 2 hours in length •

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