

**Webinars are an excellent way to teach/learn about IRAs, HSAs and other tax preferred plans. A substantial amount of material is covered.**

**If you are taking or considering taking the ABA's CISP exam, our webinar on direct rollovers, rollovers and transfers will certainly assist you in passing the exam, as will other webinars.**

**Attend these webinars from the comfort and convenience of your office. Make your reservation now, either on-line at [www.pension-specialists.com](http://www.pension-specialists.com) or by phone at 800-346-3961.**

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**Basics of Traditional IRAs Establish/Contribution**

Review the rules for establishing and administering traditional IRA contributions. CWF will walk you through the required documentation for establishing 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.

**Basics of Traditional IRAs - Distributions**

Session #2 reviews IRA distributions - IRS reporting codes, federal tax withholding, qualified distributions, qualified HSA funding distributions, rollovers out, transfers out, and required distributions for both accountholders and beneficiaries.

**Basics of Roth IRAs - Establish/Contributions**

Session # 1 focuses on establishing and making contributions to a Roth IRA. The special rules applying to Roth IRAs will be explained. All types of contributions will be discussed: annual, conversion, recharacterization, rollovers in from 401(k) plans, rollovers in from IRAs, transfers and death gratuities. The special IRS Reporting tasks are covered.

**Basics of Roth IRAs - Distributions**

Session 2 focuses on the many types of Roth IRA distributions and the reporting to be done by the accountholder or the beneficiary. The special rules applying to Roth IRA distributions will be explained, especially death distributions, qualified distributions, recharacterizations and withdrawal of excess contributions.

**Understanding Transfers, Direct Rollovers and Rollovers to IRAs and From IRAs**

It is very important that IRA personnel and other personnel be able to assist clients confidently and competently with their 401(k) IRA direct rollovers and rollovers. Making mistakes at the very least will be embarrassing and in some cases will be quite costly. All IRA custodians/trustees want to minimize their mistakes.

- Introduction
- Importance
- Definitions
- Transfers
- Rollovers
  - Administrative Procedures
  - IRS Reporting
  - Basic Traditional IRA Rollover Rules
  - Basic Roth IRA Rollover Rules
- IRS Relief for Failed Rollovers
- Interplay of Rollovers and Direct Rollovers with Roth IRA Conversions
- Direct Rollover Rules and Procedures From 401(k) to an IRA
- Special movements - IRA funds to an HSA
- Disaster Distributions and Repayments
- ESOPs

**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.

There will be discussion of the new IRS rules proposed for a spouse beneficiary.

**Basics of HSAs**

Learn everything you need to know about HSA establishment and administration of HSAs in 2024 and 2025. 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.

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### CWF's 2025 IRA Update Agenda

- The 2024 and the 2025 IRA Limits
  - Contribution Limits
  - Traditional IRA Deduction Limits
  - Roth IRA Limits
- Additional IRS Guidance/Relief
  - Notice 2023-36
  - Notice 2023-54
- Final RMD Rules
- CWF's Summary of Beneficiary Rules
- Roth IRA Conversions
  - Converting Certain Assets
- New Rules for SEP-IRAs and SIMPLE-IRAs from SECURE Act 2.0
- Summary of Direct Rollovers, Rollovers & Transfers
  - Reporting on IRS Forms
  - New SECURE Act 2.0 Laws
  - The DOL's PTE 2020-02
  - After American Securities Assn v. DOL
- Form W-4-R
- 2025 RMD Notices

### Basics of SEP-IRAs

- Employer and Employee contribution limits
- Procedures to establish and administer each plan
- Procedures to establish SEP-IRAs
- Employer requirements
- Employee requirements
- Distribution requirements
- Rollover and Transfers
- Required distributions
- Excess contributions
- Custodian/trustee reporting requirements
- Roth SEP-IRA

### Inherited IRAs for Non-Spouse Beneficiaries After the SECURE Act

IRS guidance as set forth in Publication 590-B

- IRA owner died on or after 1/1/20 and the beneficiary is not an EDB (*Eligible Designated Beneficiary*);
- IRA owner died on or after 1/1/20 and the beneficiary is an EDB (*Eligible Designated Beneficiary*);
- IRA beneficiary is grandfathered as IRA owner died before 2020;
- New rules and old rules for trusts which have been designated as the IRA Beneficiary;
- Situations where IRS should furnish additional guidance;
- Learn about the special rule if the 5-year rule applies;
- The IRS Approach for Inherited IRAs;
- With more and more non-spouses being named as IRA beneficiaries, this complicated area is thoroughly reviewed. Learn how the inherited IRA is established, administered, titled and reported;
- Learn how to help with RMD distributions, transferring an inherited IRA and how to set up an inherited IRA for a person who inherited 401(k) funds from a non-spouse;
- And more - Transfers, QCDs, QFDs, etc.

### Basics of SIMPLE-IRAs

- Employer and Employee contribution limits
- Procedures to establish and administer each plan
- Procedures to establish SIMPLE-IRAs
- Employer requirements
- Employee requirements
- Distribution requirements
- Rollover and Transfers
- Required distributions
- Excess contributions
- Custodian/trustee reporting requirements
- Roth SIMPLE-IRA

### Pricing and Times

Webinars are approximately 1.5 - 2 hours in length for which the cost is \$190. Additional Branch Connections are \$10 each. These Webinars are available on the scheduled dates 8:30am to 10:30am and from 12:30pm to 2:30pm Central Time Zone. If a scheduled date will not work for you, call us to see if a customized webinar may be arranged. Log in 10 minutes early to ensure connection.

\*\*\*\*\* **Special Pricing:** Order any 2 for \$298; any 3 for \$375; any 5 for \$560 \*\*\*\*\*

### NEW - The Basics of Trump Accounts (TAs)

The Trump Account is a new type of IRA with special rules.

President Trump signed into law on July 4th the "One Big Beautiful Bill Act" authorizing Trump Accounts.

CWF will be conducting a 1-1.5 hour webinar to discuss the basic laws and rules applying to TAs. Special times scheduled at 9:00-10:30am and 1:00-2:30 central time. August dates also available - please contact CWF.

**The cost is \$149.**

- Who Can Establish
- The Contribution Rules
- The Distribution Rules
- The IRS Reporting Rules
- The Rollover and Transfer Rules
- The Investment Rules
- The Beneficiary Rules
- The \$1,000 Contribution/Credit Topic

# July Webinar Registration



Financial Institution	
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Please complete and email to [sales@pension-specialists.com](mailto:sales@pension-specialists.com) or fax to CWF at (800) 211-0760

CWF's July 2025 Webinars	Tues	Wed.	Thurs.	Tues.	Wed.	Thurs.	Tues.	Wed.
	15	16	17	22	23	24	29	30
IRA Update - 2025								
IRA Transfers, Direct Rollovers & Rollovers					□pm			
Surviving Spouse's Options WRT Deceased IRA			□pm					
RMD Rules Applying to Non-Spouse Beneficiaries			□am					
Basics of Traditional IRAs-Establishing/Contributing	□am			□am				
Basics of Traditional IRAs-Distributions	□pm			□pm				
Basics of Roth IRAs-Establishing/Contributing								
Basics of Roth IRAs-Distributions								
Roth IRA Conversions								□am
Basics of HSAs						□am		
SEP-IRAs		□am						
SIMPLE-IRAs								
Roth SEP-IRAs								
Roth SIMPLE-IRAs							□pm	
Options to Comply With State Mandated IRA Plans								
Basics of Trump Accounts@\$149 9:00-10:30am					□am		□am	
Basics of Trump Accounts@\$149 1:00-2:30 pm						□pm		□pm
TA Webinars will be available 8/6, 8/13, 8/20, 8/27								

•am is 8:30am Central Time Zone •pm is 12:30 pm Central Time Zone

**Webinars are between 1.5 and 2 hours in length**

**Note.** If a webinar time is not listed for a topic, you should call Jim Carlson at 1-800-346-3961 at CWF to schedule a time. You may also do so if the scheduled time does not work for you. It is generally possible to schedule a special time.

The webinars for Roth SEP-IRAs, Roth SIMPLE-IRAs, One-Person PS and 401(k) plans, Options to Comply with State Mandated IRA Plans and Restricted Beneficiary Designations are approximately 1 hour and the fee is \$95.