

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.

Attend these 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.

CWF's 2021 IRA Update Webinar Agenda

- I. Administering inherited IRAs after SECURE and CARES Act
 - IRS Guidance in the 2020 Pub. 590-B
 - Spouse Beneficiaries
 - Non-Spouse Beneficiaries
 - Beneficiaries which are not EDBs
 - Beneficiaries which are EDBs
- II. The Disaster Rules
 - IRS Reporting by the IRA Custodian
 - IRS Reporting by the IRA Owner/Beneficiary
- III. The 2022 IRA Limits
 - Contribution Limits
 - Traditional IRA Deduction Limits
 - Roth IRA Limits
 - Savers Tax Credit Limits
- IV. Proposed Law Changes
 - House Democrats
 - President Biden
- V. Direct Rollovers, Rollovers and Transfers
 - Law Changes - IRA Levies, Outstanding Loans, Repayments
 - PTE 2020-02 - New DOL Rollover Rule
- VI. The 3 RMD Methods
- VII. Qualified Charitable Distributions
- VIII. Qualified HSA Funding Distributions
- IX. IRA Amendments 2020-2021 and 2021-2022

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
- The New DOL Rollover Rules - Practical Guidance to comply
- Direct Rollover Rules and Procedures From 401(k) to an IRA
- Special movements - IRA funds to an HSA
- Disaster Distributions and Repayments

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 After the SECURE Act

IRS guidance as set forth in Publication 590-B

1. IRA owner died on or after 1/1/20 and the beneficiary is not an EDB (*Eligible Designated Beneficiary*);
2. IRA owner died on or after 1/1/20 and the beneficiary is an EDB (*Eligible Designated Beneficiary*);
3. IRA beneficiary is grandfathered as IRA owner died before 2020;
4. New rules and old rules for trusts which have been designated as the IRA Beneficiary;
5. Situations where IRS should furnish additional guidance;
6. Learn about the special rule if the 5-year rule applies;
7. The IRS Approach for Inherited IRAs;
8. 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;
9. 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;
10. And more - Transfers, QCDs, QFDs, etc.

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.

Basics of HSAs

Learn everything you need to know about HSA establishment and administration of HSAs in 2021 and 2022. 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.

Prohibited Transaction Exemption 2020-02

- Background
- Discuss the legal limits applying to DOL
- Allows Receipt of Reasonable Compensation
- 5-Part Test Determines Fiduciary Status
- 5-Part Test Determines Fiduciary Status - Including Rollovers
- Requirements of the PTE
- Impartial Conduct Standards
- Disclosure Requirements
- Recordkeeping Requirements
- Annual Review Requirement

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

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

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.

Be sure to log in 10 minutes early to ensure connection.

***** **Special Pricing:** Order any 2 for \$349; any 3 for \$465; any 5 for \$695 *****

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	12	13	14	20	21	22	26	27	28
Basics of Trad IRAs (Establishing/Contributions)		<input type="checkbox"/> am					<input type="checkbox"/> am		
Basics of Traditional IRAs - (Distributions)		<input type="checkbox"/> pm							
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