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

IRA and HSA Webinar Schedule for February - March 2019

Attending our IRA webinars is an excellent way to be introduced to IRAs or they are excellent refresher courses. It should be a must for most everyone to attend our webinar covering direct rollovers, rollovers and transfers. It is important for IRA personnel to be well versed in these topics. Mistakes can be costly. More and more IRA owners and beneficiaries are dying and so we continue to have our two webinars, one for spouse beneficiaries and one for non-spouse beneficiaries. We also have our SEP-IRA webinar as SEP plans may generate large deposits (*$55,000 for 2018 and $56,000 for 2019*).

IRAs are under-used by individuals and employers. Everyone should be doing their part so that more individuals would make more IRA contributions. There needs to be a better understanding of IRAs by younger individuals. IRAs are not just for the old.

Attending our Basic HSA seminar is an excellent way to learn about HSAs. More wealth management divisions are understanding that more and more high income clients want HSA services. You may establish your HSA program so it is not intensive. There are HSA owners who now have in excess of $100,000 in their HSAs.

Webinar Times

The morning webinar starts at 8:30 a.m. CST and the afternoon webinar starts at 12:30 p.m. CST. Please sign in to the webinar at least 10 minutes before it starts. We welcome related questions before and during the webinar. One of the goats of the webinar is for attendees to become comfortable in asking our instructor or their superior IRA/Pension/HSA questions. That is one way to learn. That is one way there is teamwork.

If your institution is located on the east or west coast and our standard times do not work for your institution, we will try to accommodate you. Inform us if your requested times and we will call to discuss.

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

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.

Please sign-in 10 minutes before the webinar's starting time.

Here's a description of our webinars.

General IRA Update 2018 and 2019

2019 IRA Limits
Completing/Reviewing the 2018 Form 1099-R
Completing/Reviewing the 2018 Form 5498
RMD Notices for 2019
Taxpayer REporting for IRA transactions on Forms 1040, Schedules 1-4, 5328 and 8889.
2018-2019 IRA Amendments
Promoting IRA Contributions
Annual contributions, SEP contributions and transfer contributions
Basics of SEPs
Changes Impacting Direct Rollovers and Rollovers. * If you attend this webinar, then you should not attend the webinar on Transfers, Direct Rollovers and Rollovers.

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 the 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 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.

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

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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/Contribution

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 - Distribution

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 2017. 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.

General HSA Update 2018 and 2019

2019 HSA Limits
Self-Auditing your HSAs
Completing/REviewing the 2018 Form 1099-SA
Completing/REviewing the 2018 Form 5498-SA
FMV Statements (January - May)
Taxpayer REporting of HSA transactions on Forms 1040, Schedule 1-4, 5329 and 8889
2018-2019 HSA Amendments
Promoting HSA Contributions
The HSA Owner dies - Procedures

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

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 11:00am and from 12:30pm 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.

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

****** *Special Pricing:* <u>**Order any 2 for $349; any 3 for $465; any 5 for $695**</u> ******

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Webinar Registration

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February 2019 Webinars	Thursday 7	Tuesday 12	Wednesday 13	Thrsday 14	Tuesday 19	Wednesday 20	Thursday 21	Tuesday 26
Basics of Trad IRAs (*Establishing/Contributions*)	☐am						☐am	
Basics of Traditional IRAs - *(Distributions)*	☐pm						☐pm	
Basics of Roth IRAs (*Establishing/Contributions*)								
Basics of Roth IRAs - (*Distributions)*								
A Surviving Spouse's Options with Respect to Spouse's IRA				☐am				
Inherited IRA for Non-spouse Beneficiary				☐pm				
SEP-IRAs			☐am		☐am			
Basics of HSAs			☐am		☐pm			
IRA Transfers & Rollovers *(To and From)*		☐am						☐am
General HSA Update						☐pm		
IRA Update 2010 - General		☐pm						☐pm

• **am** is 8:30am Central Time Zone • **pm** is 12:30pm Central Time Zone • ***All Webinars are between 1.5 and 2 hours in length*** •

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March 2019 Webinars	Wednesday 6	Wednesday 12	Tuesday 13	Wednesday 14	Tuesday 19	Wednesday 20	Thursday 21	Tuesday 26
Basics of Trad IRAs (*Establishing/Contributions*)	☐am						☐am	
Basics of Traditional IRAs - *(Distributions)*	☐pm						☐pm	
Basics of Roth IRAs (*Establishing/Contributions*)				☐am				
Basics of Roth IRAs - (*Distributions)*				☐pm				
A Surviving Spouse's Options with Respect to Spouse's IRA					☐am			
Inherited IRA for Non-spouse Beneficiary					☐pm			
SEP-IRAs			☐am					
Basics of HSAs			☐pm					
IRA Transfers & Rollovers *(To and From)*		☐am						☐am
General HSA Update						☐am		
IRA Update 2019 - General		☐pm						☐pm

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