



# Individual Retirement Accounts

## The Road to Success

Tues. & Wed. October 19 & 20— 8:30 am - 3:00 pm - Ramada Plaza Riverside, Casper  
8:00 am - 8:30 am Registration



Wyoming Bankers Assoc. Inc.

- Do you dread IRA season?
- Have you ever been asked an IRA question and wanted to crawl under your desk?
- Were you told the IRA Specialist position is a promotion???

If the answer to these questions is a resounding "Yes", this is the seminar for you.

We will begin the journey with an overview of the "Top 20 Terms of IRAs". Each mile traveled will increase your knowledge and raise your comfort level in dealing with this complicated product. If you are looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This in-depth seminar will provide the new IRA banker and supervisor with a complete understanding of all areas of the IRA account, as well as, an IRA review of the **regulation changes and clarifications**. Each participant will receive the 275-page Sunwest Training IRA Training and Reference Manual.

Each day can be attended independently, or for the most comprehensive benefit, both days are recommended.

### Day 1: IRA Basic Issues

- IRA Terminology
- Explanation of **IRA Forms** (not forms specific – please bring your own forms including Application, Contribution form, Distribution, Rollover Review or Certification and any other commonly used forms)
- Beneficiary Designations including Primary and Contingent, Trusts and Estates
- Qualifications, Contribution Limits and other regulations for a:
  - Traditional IRA
  - Roth and Conversion Roth
  - Coverdell Education Savings Account
  - SEP IRA's

### Day 2: IRA Intermediate Issues

- Health Savings Account
- Qualified Plan Rollovers to a Traditional or Roth IRA
  - Direct vs. Indirect
- IRA Rollovers and Transfers
- Distributions
  - Withdrawals of Excess Contributions
  - Before age 59 ½ (including the section 72(t) exception)
  - After age 70 ½
  - Death Payments to Beneficiaries
- Overview and Explanation of IRS Reporting Requirements
- Plus any updated changes to IRAs proposed and enacted.

### **Who Should Attend?**

New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Account Holder Service Representatives, Investment and Trust Personnel who are newly involved in the opening, selling, marketing, or administration

of IRAs. Any officer/manager who "oversees" the IRA department and may be responsible for answering IRA accountholders questions or concerns but does not actually open IRA accounts. Experienced IRA Personnel who like a slower pace workshop to cover all the new changes in a comprehensive manner.

### **Speaker**

**Patrice M. Konarik, CFP**, is president and founder of Sunwest Training Corp. located near San Antonio, TX. With over 25 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing training in 23 states. She has a BS from New York's Binghamton University and earned her Certified Financial Planner designation in 1990. Patrice brings the information to life using her humorous approach, her in-depth knowledge, and an unlimited supply of "true life" examples.

**You are encouraged to bring a sample of the IRA forms—including application, contribution, distribution and rollover forms for your review during the sessions.**

### **Registration Information**

Name/Title: \_\_\_\_\_  
 Bank/Firm: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Email: \_\_\_\_\_

### **Registration Fees—DAY I—DAY II—Or Both Days**

- Registrant—Day I **OR** Day II.....\$220 non-mbr \$430
  - Register for both days and **SAVE!!!** Day I & II Workshops. . . \$410 non-mbr \$810
  - Additional attendees—Day I OR II & Both Days\*.....**SAVE \$25.00**
- \*The registration fee for additional attendees from the same location/address will be discounted by \$25.00. Discount only applies after a full pay registration is received for that seminar day(s).*

### **Check one**

Attending Day I ONLY: \_\_\_\_\_ Attending Day II ONLY: \_\_\_\_\_ Attending Both Days: \_\_\_\_\_

### **Payment Options:**

- ◆ **Payment by Check: (mail to)**  
Wyoming Bankers Association, Inc.  
PO Box 2190, Cheyenne, WY 82003
- ◆ **Send Invoice: fax registration to 307/638-5013**
- ◆ **Payment by VISA/Mastercard:**



Name on Card: \_\_\_\_\_  
 Card Number: \_\_\_\_\_  
 Billing Address: \_\_\_\_\_  
 3 Digit VCode: \_\_\_\_\_  
 Signature: \_\_\_\_\_  
 Expiration Date: \_\_\_\_\_

### **Hotel Reservations**

**OVERNIGHT ACCOMMODATIONS:** are to be handled by individual attendees. When making accommodations, please indicate you are attending an WBA seminar. A block of rooms has been reserved at the Ramada Riverside, 300 West F Street, 235-2531, \$79.00 room rate for single or double. Room block expires October 4, 2010.

### **Cancellation Deadlines**

October 4, 2010, is the deadline for full registration refund. If cancellation is between Oct. 4 & Oct. 13, a \$50 fee will be charged. Cancellations after Oct. 13 are non refundable. \$25 cancellation fee applies to all credit card registrations regardless of date.