

Individual Retirement Accounts



IRA



IRA

IRA Essentials
Tuesday - February 9, 2010

IRA Advanced
Wednesday - February 10, 2010

IRA

Registration
Program

8:00 am
8:30 am - 4:00 pm

Crowne Plaza, Milwaukee-Wauwatosa



The IRA Essentials Workshop

Tuesday, February 9, 2010

The IRA Essentials Workshop gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. The trainer will utilize real-world exercises to help participants apply information to job-related situations.

Program Agenda for IRA Essentials Workshop

- ◆ IRA Fundamentals - Examine the importance of retirement savings to your members and your credit union. Identify the differences between traditional and Roth IRAs, and review the process for establishing an IRA.
- ◆ IRA Contributions - Learn about the contribution limits and deadlines. Identify the eligibility requirements for traditional and Roth IRA contributions.
- ◆ IRA Distributions - Discuss the process for removing funds from traditional and Roth IRAs. Identify IRS penalties and their exceptions, and learn when to withhold for income taxes. Discover when owners are required to remove their IRA funds.
- ◆ Transfer and Rollover Contributions – Identify the differences between a rollover and a direct transfer. List the difference when the money comes from a qualified retirement plan instead of an IRA.
- ◆ IRA Tax Reporting – Review the basic tax reports that the IRA owners receive, such as the IRS Form 5498 and the IRS Form 1099-R.

Those attending should bring a hand-held calculator.

IRA Essentials
February 9, 2009IRA Advanced
February 10, 2009Registration
Program8:00 am -
6:00 pm

Cramer Plaza, Milwaukee-Wisconsin

The IRA Advanced Workshop

Wednesday, February 10, 2010

The IRA Advanced Workshop builds on the learners' knowledge of IRA basics to help them address some of the more complex IRA issues they handle at the credit union. The trainer will utilize real-world exercises to help participants apply information to job-related situations.

Program Agenda for IRA Advanced Workshop

- ◆ IRA Contributions – Identify different types of contributions that can be made to traditional and Roth IRAs. Some of the contribution topics which will be explored are: rollover contributions, including the automatic waiver of the 60-day rule, and traditional IRA to Roth IRA conversions. List how and when these contributions are reported to the IRA owner and the IRS.
- ◆ IRA Distributions – Discuss the tax consequences of distributions from traditional and Roth IRAs. Define an excess contribution, as well as a recharacterization. Analyze the requirements for reporting distributions to the IRA owner and the IRS.
- ◆ Required Minimum Distributions – Differentiate when to use the Uniform Lifetime Table and the Joint Life Expectancy Table. Review the tax reporting requirements for required minimum distributions.
- ◆ Processing an IRA Death Claim – Examine the steps involved in the death claim process.


Those attending should bring a hand-held calculator.


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Ben Maas is responsible for delivering IRA training programs, on a national level, to meet the needs of credit unions and leagues.

Prior to joining Ascensus IRA Services (formerly of CUNA Mutual Group), Ben worked as a specialty lines insurance underwriter. He was a member of the IRA Services Call Center prior to joining the IRA Services Training team.

Ben holds a Bachelor of Business Administration Degree in Finance from the University of Wisconsin-Whitewater.

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Course Plus, Milwaukee-Thereseau

LODGING

Crowne Plaza Milwaukee - Wauwatosa
10499 Innovation Drive
Wauwatosa
414-475-9500

Sleeping room rate: \$99.00 single/double

Be sure to mention these guest rooms are in The Wisconsin Credit Union League room block to receive this special rate.

TUITION

\$179.00 per participant, **per day** (Early Bird on or before January 25, 2010). Includes all materials, breaks and lunch. *It does not include lodging.*

\$199.00 per participant, **per day** (after January 25, 2010). Includes all materials, breaks and lunch. *It does not include lodging.*

REGISTRATION

All registrations postmarked by January 25 will receive a confirmation letter and map.

ROOM CONDITIONS

Attendees will also want to bring a light sweater or jacket, as room temperatures vary.

WEBSITE

Register online at www.theleague.coop
Click on Education, Calendar, Select Event, Related Links, Register Now!



RELEASE DATE: January 25, 2010

CANCELLATION/SUBSTITUTION POLICY

Cancellations and refund requests made eight or more days prior to the conference date must be in writing or faxed to (262) 549-7722 and are subject to a \$35.00 service charge. No refunds will be granted if a cancellation is received seven days or less before the conference date. Substitutions are accepted any time before the conference begins, but The League must be notified.



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REGISTRATION FORM....

To: The Wisconsin Credit Union League - Education & Training
N25W23131 Paul Road, Pewaukee, Suite 500, WI 53072-5779
(262) 549-0200 or (800) 242-0833, Ext. 6020, Fax (262) 549-7722
or Judy Phillips at jphillips@theleague.coop

Need Special Assistance? If you are a person with a special dietary or other special need, please let us know in time for us to make any necessary accommodations for you.

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Authorized \$ _____ Amount to be charged to your VISA MasterCard

Charge Card # _____

CID Number _____ Expiration Date _____

Name on Card _____ Card Address _____

Make direct withdrawal for \$ _____ via ACH debit entry to # _____

CU Routing/Transit # _____ out of Account # _____

CU Authorized Signature _____

Our check/draft for \$ _____ made payable to The Wisconsin Credit Union League is enclosed.

Participant <i>(Please type or print)</i>	Email	✓	✓
		Essentials	Advanced

Credit Union Name _____ City/State _____
Zip _____ Phone _____ Ext. _____