Michigan Bankers Association

PROFESSIONAL DEVELOPMENT

IRAs A TO Z

APRIL 9 - LANSING
APRIL 11 - MARQUETTE
9:00AM - 4:00PM EST

IRAs A to Z gives attendees a comprehensive overview of fundamental IRA concepts. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session with increased confidence and a better understanding of how to handle most common IRA transactions. Limited IRA knowledge is assumed, but basic understanding is beneficial. Attendees should bring a hand-held calculator.

HIGHLIGHTS INCLUDE:

Introduction to IRAs

- Identify the tax advantages of Traditional and Roth IRAs

IRA Funding

- Compare and contrast the Traditional and Roth IRA eligibilty requirements
- Explain the regular contribution limit
- Distinguish the regular contribution deadline
- State the rules for prior-year contributions
- Communicate the regular contribution reporting deadlines

Moving IRA Assets

- Differentiate between a transfer and a rollover
- Show how assts are moved between employer-sponsored retirement plans and IRAs
- Demonstrate how to report the transactions

IRA Distributions and Beneficiary Options

- Identify federal income tax withholding requirements
- Recognize the exceptions to the early distribution penalty tax
- Summarize the tax consequences of Traditional and Roth IRA distributions
- Define a required minimum distribution (RMD) and the required beginning date (RBD)
- Describe beneficiary options when an IRA dies on or after January 1, 2020
- Recognize the differences for the the different beneficiary types
- Communicate the distribution reporting deadlines

RECOMMENDED ACCOMMODATIONS

Registration does not include accommodations.

COURTYARD LANSING DOWNTOWN
600 E Michigan Ave, Lansing, MI 48912
(517) 367-6677
Ask for the Michigan Bankers Association corporate rate

HOLIDAY INN OF MARQUETTE
1951 US Hwy 41, Marquette, MI 49855
(906) 225-1351

Who Should Attend?

- An IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and are looking to expand your expertise and provide enhanced customer service
- A compliance specialist with procedural oversight of IRA policies and practices

IT'S EASY TO REGISTER!

mbaregistrations@michigan.bank | (517) 485-3600
Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933

PRICING

INDIVIDUAL
RATE
$265

TOTAL: ____________________

FOOD ALLERGY: ____________________

LANSING ☐

MARQUETTE ☐

ATTENDEE INFORMATION

ATTENDEE #1

NAME: ____________________
TITLE: ____________________
BANK: ____________________
EMAIL: ____________________
Required for confirmation

ATTENDEE #2

NAME: ____________________
TITLE: ____________________
BANK: ____________________
EMAIL: ____________________
Required for confirmation

ATTENDEE #3

NAME: ____________________
TITLE: ____________________
BANK: ____________________
EMAIL: ____________________
Required for confirmation

ATTENDEE #4

NAME: ____________________
TITLE: ____________________
BANK: ____________________
EMAIL: ____________________
Required for confirmation

QUESTIONS?

Contact Stephanie Fisher

sfisher@michigan.bank

METHOD OF PAYMENT

☐ **ACH** (please contact us at mbaregistrations@michigan.bank if you'd like to pay by ACH)

☐ **CREDIT CARD**

Name on Card: ____________________
Card Number: ____________________
Exp. ____________ CSC: ____________
Signature: ____________________

☐ **CHECKS**: Make payable to: Michigan Bankers Association