


Mississippi Bankers Association presents

2009 Solving the Mysteries of the Ever-Changing IRA World

<p style="text-align: center;">ON-LOCATION SEMINAR</p> 	Date:	August 20-21, 2009
	Time:	9 a.m. – 4 p.m. (Registration begins at 8:30 a.m.)
	Location:	Hilton Hotel, 1001 East County Line Rd., Jackson, MS
	Seminar Description:	Whether you are brand new to IRAs or an IRA “veteran”, this extended IRA format will serve the needs for all levels of employees at your financial institution. There will be verbal and written reviews to help you conquer the more complicated issues of IRAs. If you have been looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This comprehensive 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 250-page Sunwest Training IRA Training and Reference Manual. Each day can be attended separately. Or, for the most comprehensive review, both days are recommended.
Who Should Attend:	New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Accountholder 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 or experienced IRA Personnel who like a slower pace workshop to cover all the new changes in a comprehensive manner.	
Program Highlights:	<p>Day 1: IRA Basic Issues: Top 20 terms of IRAs; 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; Custodial / Trustee Plan types (Qualifications, Contribution Limits, Age Limits and other regulations for a Traditional IRA, Roth and Conversion Roth, Coverdell Education Savings Account, SEP IRAs)</p> <p>Day 2: IRA Intermediate Issues: A comprehensive review of any new legislative issues including the Workers, Retiree and Employers Recovery Act of 2008 affecting 2009 RMDs; Overview of Health Savings Accounts; Qualified Plan Rollovers (Direct vs. Indirect, Rollovers to Nonspouse Beneficiaries, Rollover to a Roth IRA – NEW for 2008!!!!); IRA Rollovers and Transfers and getting the reporting correct; Distributions (Before age 59 ½ ,including the section 72(t) exception, After age 70 ½ and 2009 Exceptions, Death Payments to Beneficiaries and 2009 Exceptions, Withdrawals of Excess Contributions, Overview and Explanation of IRS Reporting Requirements</p>	
Speaker:	Patrice M. Konarik, CFP™, is president and founder of Sunwest Training Corp. located near San Antonio, Texas. 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 25 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 with her humorous teaching style, in-depth knowledge and an unlimited supply of "true life" examples.	
Registration Fee:	The registration fee includes continental breakfast, break, training material, and certificate of attendance. Members both days--\$450 for the first registrant; \$430 each additional registrant from same bank; Members single day--\$225 for the first registrant; \$215 each additional registrant from same bank Non-Members both days--\$900 for each registrant; Non-Members single day--\$450 for each registrant	
Cancellation Policy:	Full registration fees will be refunded if a cancellation is received on or before August 13, 2009. After that date, a \$50 processing fee will be retained. No refunds will be granted for cancellations made the day of the seminar. Substitutions are welcome at no extra charge.	
Dress:	Casual dress is recommended. To ensure your comfort, please bring a jacket or sweater.	

SEE REGISTRATION FORM NEXT PAGE

	SEMINAR REGISTRATION FORM	(For Office Use Only)
		Date Processed: _____
		Amount Paid: _____
		Check # _____

Seminar Name and Location: **Solving the Mysteries of the Ever-Changing IRA World, Hilton Hotel, Jackson**

Bank Name: _____ Amount Enclosed _____

Street Address: _____ City, State, ZIP: _____

Phone: _____ Fax: _____

Registrant Name: _____ Email (if N/A, fax #): _____

Registrant Name: _____ Email (if N/A, fax #): _____

Registrant Name: _____ Email (if N/A, fax #): _____

Please indicate which day(s) the registrant(s) will attend:

____ First Day ____ Second Day ____ Both Days

Each individual registrant will receive a confirmation of registration via email or fax. Please contact the MBA if you do not receive a confirmation within 48 hours.

Please register by FAX to 601-355-6461 attn: Wendy Guillot, or mail to the following:

MBA

PO Box 37

Jackson MS 39205