


## 2010 IRA Advanced Seminar

	<b>Date:</b>	March 30-31 & April 1		
	<b>Time:</b>	8:00 a.m. Registration; 9:00-4:30 Program		
	<b>Location:</b>	<p><b>March 30:</b> Yerby Center, Ole Miss campus, Oxford, MS 662-915-1408</p> <p><b>March 31:</b> Holiday Inn, 10 Gateway Drive, Hattiesburg, MS 601-296-0302</p> <p><b>April 1:</b> Hilton Hotel, 1001 E. County Line Road, Jackson, MS 601-957-2800</p>		
	<b>Seminar Description:</b>	<p><b>To Convert or Not to Convert...That is the Question!!!</b> The Tax Increase Prevention and Reconciliation Act (TIPRA) signed into law in 2006 will have major changes to conversions from Traditional IRAs to Roth IRAs beginning in 2010. There is some very good – and very bad – information circulating about the rules and taxation regarding these conversions. Although we are not considered “advisors” to our customers, it is important we give them the correct “information”. This seminar will delve into the areas of IRA complications and make sure the information you have is current.</p>		
<b>Who Should Attend:</b>	<p>IRA personnel in New Accounts, CDs, Trust, Investments and Savings Departments who are involved with the opening, selling, and administration of IRA accounts will benefit greatly from the thorough discussions of the more complicated aspects of the IRA and from the "Annual IRA Update and Review". This is considered an “Intermediate” workshop.</p>			
<b>What You Will Learn:</b>	<p>Participants will get the answers to these and many more common questions.</p> <ul style="list-style-type: none"> <li>▪ What are the <b>RMD rules for 2010?</b></li> <li>▪ Can a customer in RMD make a tax free charitable contribution from an IRA in 2010?</li> <li>▪ What are the income tax reporting requirements for Conversion Roths?</li> <li>▪ How do we report direct rollovers from a QP to a Roth IRA?</li> </ul> <p>This program focuses on recent changes, and the content is at the intermediate level. It is assumed that participants are familiar with the basics of IRAs. Each participant will receive the complete 275-page Sunwest Training IRA Training and Reference Manual - the “Red Book”, which is constantly updated to reflect the new regulations.</p> <p style="text-align: center;"><b>Year 2010 Highlights</b></p> <table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• Overview of IRA Plan Types, Cost-of-Living Adjustments</li> <li>• IRS contribution and distribution reporting changes</li> <li>• Roth Conversions: Reporting and Taxation</li> <li>• Roth loophole for regular contributions</li> <li>• Reporting Qualified Charitable Distributions from IRAs</li> </ul> </td> <td style="vertical-align: top;"> <ul style="list-style-type: none"> <li>• How to avoid the 5 biggest mistakes of Qualified Plan Rollovers</li> <li>• Direct Rollovers from QPs to Roth IRAs</li> <li>• IRA Transfers vs. IRA Rollovers</li> <li>• IRA Distributions including <b>Minimum Distribution and Beneficiary Options:</b> <ul style="list-style-type: none"> <li>- Distributions at 70½</li> <li>- Inherited IRA payouts to beneficiaries</li> </ul> </li> </ul> </td> </tr> </table>		<ul style="list-style-type: none"> <li>• Overview of IRA Plan Types, Cost-of-Living Adjustments</li> <li>• IRS contribution and distribution reporting changes</li> <li>• Roth Conversions: Reporting and Taxation</li> <li>• Roth loophole for regular contributions</li> <li>• Reporting Qualified Charitable Distributions from IRAs</li> </ul>	<ul style="list-style-type: none"> <li>• How to avoid the 5 biggest mistakes of Qualified Plan Rollovers</li> <li>• Direct Rollovers from QPs to Roth IRAs</li> <li>• IRA Transfers vs. IRA Rollovers</li> <li>• IRA Distributions including <b>Minimum Distribution and Beneficiary Options:</b> <ul style="list-style-type: none"> <li>- Distributions at 70½</li> <li>- Inherited IRA payouts to beneficiaries</li> </ul> </li> </ul>
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<b>Seminar Speaker:</b>	<p><b>Patrice M. Konarik, CFP™</b>, 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 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 with her humorous teaching style, an in-depth knowledge of the subject matter and an unlimited supply of "true life" examples.</p>			
<b>What are the costs?</b>	<p>\$245 for first registrant                  \$225 for each additional registrant                  \$490 for non-members</p>			

Mississippi Bankers Association presents

# 2010 IRA Advanced Seminar

## REGISTRATION FORM

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Registrant 1 Name: \_\_\_\_\_ City (for name badge): \_\_\_\_\_

Location for Registrant 1:  Oxford (3/30)  Hattiesburg (3/31)  Jackson (4/1)

E-mail Address: \_\_\_\_\_

Registrant 2 Name: \_\_\_\_\_ City (for name badge): \_\_\_\_\_

Location for Registrant 2:  Oxford (3/30)  Hattiesburg (3/31)  Jackson (4/1)

E-mail Address: \_\_\_\_\_

Registrant 3 Name: \_\_\_\_\_ City (for name badge): \_\_\_\_\_

Location for Registrant 3:  Oxford (3/30)  Hattiesburg (3/31)  Jackson (4/1)

E-mail Address: \_\_\_\_\_

***Please add additional registrants to the bottom of this page.***

**Fee to be Billed:**  \$245 First Registrant  \$225 Each Additional Registrant  \$490 Non-Member

*Please fax in your registration and the MBA will invoice you. Each individual registrant will receive a confirmation of registration via email or fax. Please contact the MBA at (601) 948-6366 if you do not receive a confirmation within 48 hours.*

**Please register by FAX to 601-355-6461, attn: Lori Richardson**

**Or mail your registration to: Mississippi Bankers Association, PO Box 37, Jackson MS 39205**