CENTER FOR FINANCIAL TRAINING
WESTERN STATES

2010 IRA ADVANCED
UPDATE & REVIEW

Facilitated by Patrice Konarik, CFP®

TYLER	FORT WORTH	HOUSTON	EAGLE LAKE
TUESDAY AUGUST 24, 2010 Holiday Inn Select 5701 South Broadway	WEDNESDAY AUGUST 25, 2010 River Plaza Building, TSCPA Classroom, 6th Floor 1701 River Run Road, #607	THURSDAY AUGUST 26, 2010 Norris Conference Center 9990 Richmond Avenue Suite 102	TUESDAY AUGUST 31, 2010 First National Bank of Eagle Lake 100 Commerce Street

SAN MARCOS
WEDNESDAY
SEPTEMBER 1, 2010
Holiday Inn Select
108 North Interstate 35

All Sessions Held From 9:00 a.m. to 4:00 p.m.
$325.00* Early / $350.00* Regular
MULTIPLE REGISTRATION APPLIES! REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR), RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRATIONS FOR THE SAME CLASS!

SEMINAR INFORMATION

TO CONVERT OR NOT TO CONVERT...THAT IS THE QUESTION!! 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.

Participants will get the answers to these and many more common questions:

- What are the **RMD rules for 2010**?
- Can a customer in RMD make a tax free charitable contribution from an IRA in 2010?
- What are the income tax reporting requirements for Conversion Roths?
- How do we report direct rollovers from a QP to a Roth IRA?

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.

2010 HIGHLIGHTS

- Overview of IRA Plan Types, Cost-of-Living Adjustments
- IRS contribution and distribution reporting changes
- Roth Conversions: Reporting and Taxation
- Roth loophole for regular contributions
- Overview of Health Savings Accounts
- How to avoid the 5 biggest mistakes of Qualified Plan Rollovers
- Direct Rollovers from QPs to Roth IRAs
- IRA Transfers vs. IRA Rollovers
- IRA Distributions including **Minimum Distribution and Beneficiary Options**:
  - Distributions at 70½
  - Inherited IRA payouts to beneficiaries

FACILITATOR

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 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, in-depth knowledge and an unlimited supply of "true life" examples.

WHO SHOULD ATTEND?

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".

REGISTRATION FORM (Course #S8231)

FAX: 303-629-1591 ♦ ONLINE: www.CFTTEXAS.org ♦ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

__TYLER (8/24-Y1) __FORT WORTH (8/25-Y2) __HOUSTON (8/26-Y3)
__EAGLE LAKE (8/31-Y4) __SAN MARCOS (9/1-Y5)

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****REGISTRATION GUIDELINE:***
In order to receive the discounted “Early” tuition rate, you must register TWO WEEKS PRIOR TO THE START DATE of each workshop. NO REFUNDS WILL BE GIVEN AFTER THAT DATE, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to that date will be subject to a $75 withdrawal fee.

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