WEST VIRGINIA Bankers ASSOCIATION

IRA Basic and Intermediate Issues

February 26 & 27, 2015
Bridgeport, WV

The Perpetual Race to IRA Expertise

When understanding IRAs, do you ever feellike you are on a treadmill to nowhere? You put in the time and the miles, but you never cross the finish line towards actual comprehension.

If the answer to this question in a resounding "Yes", these IRA classes are for you!

1. At the first turn you will be learning the basic terms and forms used to create IRA plans.
2. The second turn has you picking up knowledge of the IRA plan types.
3. Racing towards the third turn will teach you how to move IRAs from Qualified Plans and IRAs to IRA. **IRA Rollover rules have big changes effective 2015!!**
4. Finally, as you make the fourth turn towards the finish line, you will master the complicated areas of IRA Distributions and IRS reporting.

Whether you are looking to gain basic knowledge of IRAs, raise your comfort level or sharpen your skills with the most up-to-date rules and regulations, this school is for you! Each participant will receive the 275-page Sunwest Training IRA Training and Reference Manual – the "Red Book". ***Each day can be attended independently, but for a more comprehensive learning experience, both days are recommended.***

Day 1: IRA Basic Issues

* IRA Terminology
* Explanation of IRA Forms (Not Forms Specific – P**lease 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
* Qualifications, Contribution Limits and other new regulations for a:
  - Traditional IRA
  - Roth and Conversion Roth
  - SEP IRAs
  - Coverdell Education Savings Accounts
  - Brief Overview of Rollovers and Transfers

Day 2: IRA Intermediate/Advanced Issues

* Health Savings Accounts
* Qualified Plan Rollovers to a Traditional or Roth IRA
  - Direct vs. Indirect
* IRA Rollovers and Transfers – **New once-per-12-month rule clarifications**
* Distributions
  - Before age 59 ½
  - After age 70 ½
  - 7 Biggest Mistakes of IRA Beneficiary Payouts
* Overview and Explanation of IRS Reporting Requirements
* Plus any updated changes to IRAs proposed and enacted for 2015

Who Should Attend

- New Account Representatives, Certificate of Deposit Personnel, Savings Counselors, Investment and Trust Personnel who are newly involved in 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.
- Experienced IRA Personnel who like a slower pace workshop to cover all the new changes in a comprehensive manner.

IRA Basic and Intermediate Issues - February 26 & 27, 2015
Presenter — Patrice M. Konarik, CFP

Patrice M. Konarik is president of Sunwest Training Corp. founded over 20 years ago and is located in the Texas Hill Country near San Antonio, Texas. With over 30 years experience in the financial industry, Patrice has focused her expertise on the retirement and new account areas and is currently providing live training and Webinars on these subjects on a nationwide basis. She has a BS in Management Science from New York's Binghamton University. Many state banking associations and other organizations use her as their main source for training on these complicated topics. Patrice's upbeat personality and former banking experience easily encourages interaction and questions during the training sessions.

Workshop:	9:00 a.m. - 4:00 p.m. (Lunch provided)
Registration and continental breakfast:	8:30 am

CASUAL DRESS

The seminar will be held at the Bridgeport Conference Center, 300 Conference Way, Bridgeport WV 26330, Exit 124 on I-79. A block of rooms has been reserved at the Wingate Inn, adjacent to the conference center at a rate of $109.00. To receive the group rate, use Group Code CGBAN3 when calling them at 304-808-1000. Rooms reserved after 1/30/15 will be based on rate and space availability.

Registration Cost:	One Day	$250.00	Member
	Both Days	$450.00	Member*
	One Day	$400.00	Non-member
	Both Days	$750.00	Non-member*

Approved for 6.5 CPE credit hours per day with the WV Board of Accountancy.

*The registration fee for both days cannot be split by sending a different person each day. Both participants will receive a manual.

WVBA Members: Deduct $25.00 per person if you register three or more.
Online registration is only available if registering for both days.

Timing of your registration is critical. Seminars may be cancelled if there are not sufficient registrations; therefore, it is recommended that you register at least 10 days in advance.

Cancellation Policy: Full refund on or before 2/12/15
$50 Cancellation fee after 2/12/15
No refund on or after 2/20/15 or for no-shows. Substitutions are welcome.

Register online at www.wvbankers.org **or**
Fax your registration to (304)343-9749 or scan to dharman@wvbankers.org
and mail your check to:
West Virginia Bankers Association, 120 Washington St. East, Charleston WV 25301

Name ______________________________ I will attend: 2/26____ 2/27____

Name ______________________________ I will attend: 2/26____ 2/27____

Bank ______________________________

Address ______________________________

City, State, Zip ______________________________

Phone ____________________ Email____________________

For additional information, contact Donna Atkinson at (304)343-8838
or email datkinson@wvbankers.org.