

The nation's top financial advisors have received a call to action. Consumers everywhere are searching for the most educated financial professionals to keep their retirement nest eggs solvent and secure. The SECURE Act is the most significant retirement security legislation in more than a decade. From raising the age of RMDs to removing roadblocks for annuities within company plans, are you prepared to answer your clients' questions and be a knowledgeable expert in this new terrain?

Ed Slott and Company brings **IRA Education Straight to You** and provides the action plan you need to succeed.

Highlights Include:

- ▶ Powerful information that puts you one step ahead of the competition and saves your existing clients a fortune in future taxes
- ▶ Coverage of the latest—and most important—tax rulings and regulations that impact retirement accounts
- ▶ Invaluable 40+ page reference guide with each session

The IRA Information You Must Know NOW... So Your Clients Don't Pay LATER!

Session 1: IRA Essentials

SECURE Act Impact on Stretch IRAs / Beneficiary Forms / Custodial Document Checklist

- ▶ Retirement Plan Contribution Limits
- ▶ The End of the Stretch IRA - SECURE Act Planning Solutions
- ▶ Why Most Beneficiaries Overpay Their Taxes
- ▶ Common Mistakes in Setting up Inherited IRAs
- ▶ IRA Beneficiary Form Mistakes That Wipe Out Inheritances
- ▶ How to Use the IRA Beneficiary Form to Build Referrals
- ▶ IRA Beneficiary Selection
- ▶ What to Look For in IRA Custodial Documents
- ▶ IRA Custodial Document Checklist - One Dozen Questions Advisors Must Ask

Session 2: Roth IRAs

Roth Conversion Planning / 3 Roth Conversion Questions You Need to Ask / Estate Planning with Roth IRAs

- ▶ Roth IRA Tax Planning After the SECURE Act
- ▶ The 3 Questions to Ask in Every Roth Conversion Evaluation
- ▶ Who Should and Who Should Not Convert
- ▶ Estate Planning with Roth IRAs
- ▶ Roth Conversions from Company Plans
- ▶ Roth 401(k), Roth 403(b) and Roth 457(b) Contribution and Distribution Rules
- ▶ Risky Roth IRA Strategies to Avoid

Session 3: Critical IRA Updates

IRA Update / IRA Estate Planning Strategies / Life Insurance Planning with IRAs / Overlooked Tax Breaks for IRA and Plan Beneficiaries That Most CPAs Don't Know About

- ▶ The SECURE Act
- ▶ The Tax Cuts and Jobs Act

- ▶ Taxpayer Certainty and Disaster Tax Relief Act of 2019
- ▶ Bipartisan Budget Act of 2018 Impacts Retirement Plans
- ▶ Charitable IRA Rollovers (Qualified Charitable Distributions)
- ▶ How the Health Care Taxes Impact IRAs
- ▶ IRA Estate Planning - New Strategies After the SECURE Act
- ▶ How to Plan for Estate Tax Uncertainty
- ▶ Use of Life Insurance to Protect IRA Values - SECURE Act Impact

Session 4: 25 IRA Rules - Part 1

25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part One)

- ▶ IRA Distribution Basics
- ▶ Aggregating Distributions
- ▶ Year of Death Distribution - Who Takes It?
- ▶ IRAs Don't Generally Pass Through Wills
- ▶ Two Different 5-Year Rules for Roth IRAs
- ▶ QDROs Do Not Apply to IRAs
- ▶ A Non-Spouse Beneficiary Cannot Do a Rollover
- ▶ The 10% Penalty Exceptions

Session 5: 25 IRA Rules - Part 2

25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part Two)

- ▶ Splitting IRAs
- ▶ No Deadline for a Spousal Rollover
- ▶ 20% Withholding Tax Rule
- ▶ Eligible Rollover Distributions (ERDs)
- ▶ Tax Breaks for IRA and Plan Beneficiaries

- ▶ 60-Day Rollover Relief
- ▶ Roth IRA Beneficiaries Must Take RMDs
- ▶ Correcting Excess IRA Contributions

Session 6: Naming Trusts As IRA Beneficiaries

Naming Trusts as IRA Beneficiaries...Everything You Need to Know / Latest IRA Trust Rulings and Planning Strategies

- ▶ Separate Account Rules for Multiple IRA Beneficiaries - Splitting IRAs
- ▶ Naming Trusts as IRA Beneficiaries - The SECURE Act Impact and Why Most IRA Trusts Won't Work Anymore!
- ▶ Conduit Trusts vs. Accumulation Trusts - New 10-Year Rule Dangers
- ▶ How to Determine RMDs When a Trust is the IRA Beneficiary
- ▶ Avoid Major IRA Trust Mistakes That Most Other Advisors Make Routinely
- ▶ The Latest IRA Trust Rulings
- ▶ 10-Point IRA Trust Checklist

Session 7: Rollovers and Early Distributions

How to Use the New SECURE Act to Attract Large IRA Rollover Clients / Advising Clients on Key Rollover Decisions

- ▶ How to Use the New SECURE Act to Attract Large IRA Rollover Clients
- ▶ Advising Clients on Key Rollover Decisions
- ▶ Net Unrealized Appreciation (NUA) Rules and Strategies for Employer Stock
- ▶ 5 NUA Mistakes You Cannot Afford to Make
- ▶ 72(t) Rules for Early IRA and Plan Distributions
- ▶ 72(t) Rulings from IRS