

**Webinars are an excellent way to teach/learn about IRAs, HSAs and other tax preferred plans. A substantial amount of material is covered.**

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**Here's a description of our webinars.**

### **General IRA Update**

President Trump signed into law the Tax Cuts and Jobs Act on December 22, 2017, and the Bipartisan Budget Act of 2018 on February 9, 2018. There are changes for both new laws which are effective in 2018. These changes will be discussed as will the rollover IRA changes that have occurred in the last 1-3 years. Also discussed will be possible IRA changes as proposed in the Retirement Plan Simplification Enhancement Act. The following topics will be discussed.

1. Bipartisan Budget Act of 2018
2. The Tax Cuts and Jobs Act
3. Disaster Tax Relief Act and Airports Extension Act of 2017
4. Changes Impacting Rollovers
  - Self-Certification Later Rollover Procedure
  - Rolling Over After-Tax Basis - How to Do it
  - SIMPLE IRA Rules
  - The Once Per 365 Day Rule
5. Roth IRA Conversions and Related Planning
6. 2018 IRA Limits
7. 2017-2018 IRA Amendments
8. Brief Discussion - 2017 Form 5498
9. Possible Proposed IRA Law Changes in 2018
10. Distributions to a Roth IRA Beneficiary
11. 2017-2018 Reporting of Hard to value Assets
12. Miscellaneous

### **A Surviving Spouse's Options with Respect to Their Spouse's IRA**

A surviving spouse will generally want to treat their deceased spouse's IRA as their own. IRA. Learn the proper administrative procedures for the spouse to make this election. There are special RMD calculations to be performed if the deceased spouse and surviving spouse are subject to the RMD rules. There are exceptions, though, when the spouse will wish to maintain the IRA as an inherited IRA. Illustrations are furnished indicating the adverse consequences of when a spouse fails to elect to treat their spouse's IRA as his or her own IRA in some situations..

### **Inherited IRAs for Non-Spouse Beneficiaries**

With more and more non-spouses being named as IRA beneficiaries, this complicated area is thoroughly reviewed. Learn how the inherited IRA is established, administered, titled and reported.

Learn how to help with RMD distributions, transferring an inherited IRA and how to set up an inherited IRA for a person who inherited 401(k) funds from a non-spouse.

### **Understanding Transfers, Direct Rollovers and Rollovers to IRAs and From IRAs.**

It is very important that IRA personnel and other personnel be able to assist clients confidently and competently with their 401(k) IRA direct rollovers and rollovers. Making mistakes at the very least will be embarrassing and in some cases will be quite costly. All IRA custodians/trustees want to minimize their mistakes.

- \* Introduction
- \* Importance
- \* Definitions
- \* Transfers
- \* Rollovers
  - \* Administrative Procedures
  - \* IRS Reporting
  - \* Basic Traditional IRA Rollover Rules
  - \* Basic Roth IRA Rollover Rules
- \* IRS Relief for Failed Rollovers
- \* Interplay of Rollovers and Direct Rollovers with
  - \* Roth IRA Conversions.
- \* The New DOL Rollover Rules - Practical Guidance to comply
- \* Direct Rollover Rules and Procedures From 401(k) to an IRA
- \* Special movements - IRA funds to an HSA

**Basics of Traditional IRAs - Establish/Contribution**

Review the rules for establishing and administering traditional IRA contributions. CWF will walk you through the required documentation for establishing IRAs on a line-by-line basis, illustrating the requirements regardless of whose forms are used. Contribution eligibility, limits and exceptions will be thoroughly reviewed.

**Basics of Traditional IRAs - Distributions**

Session #2 reviews IRA distributions - IRS reporting codes, federal tax withholding, qualified distributions, qualified HSA funding distributions, rollovers out, transfers out, and required distributions for both accountholders and beneficiaries.

**Basics of Roth IRAs - Establish/Contribution**

Session # 1 focuses on establishing and making contributions to a Roth IRA. The special rules applying to Roth IRAs will be explained. All types of contributions will be discussed: annual, conversion, recharacterization, rollovers in from 401(k) plans, rollovers in from IRAs, transfers and death gratuities. The special IRS Reporting tasks are covered.

**Basics of Roth IRAs - Distribution**

Session 2 focuses on the many types of Roth IRA distributions and the reporting to be done by the accountholder or the beneficiary. The special rules applying to Roth IRA distributions will be explained, especially death distributions, qualified distributions, recharacterizations and withdrawal of excess contributions.

**Basics of HSAs**

Learn everything you need to know about HSA establishment and administration of HSAs in 2017. See what documentation is required and whose responsibility it is to determine eligibility. HSA reporting is very different from IRA reporting and must use the proper HSA forms, not the IRA forms and codes.

**Roth IRA Conversions and Recharacterizations**

A person wants as much money as possible in a Roth IRA. It is only a matter of time before more individuals realize this financial truth. These conversion accounts can be very long term accounts for a financial institution.

This webinar covers Roth IRA conversions and the rules for recharacterizing a Roth IRA Conversion. The tax rules allow a person to undo a Roth IRA conversion by doing a recharacterization. A person need not have a certain reason in order to do a recharacterization. The recharacterization rules provide an IRA accountholder with a very valuable tax-planning tool.

All IRA personnel should understand the tax rules for Roth IRA conversion contributions and then the rules allowing a person who has made a conversion to undo it, totally or partially by doing a recharacterization.

IRA Trust personnel should definitely know these rules as IRA grantors should be more frequently considering when and if a Roth IRA conversion contribution should be made.

It is important that various timing rules be understood.

**Basics of SEP-IRAs**

- \* Employer and Employee contribution limits
- \* Procedures to establish and administer each plan
- \* Procedures to establish SEP IRAs
- \* Employer requirements
- \* Employee requirements
- \* Distribution requirements
- \* Rollover and Transfers
- \* Required distributions
- \* Excess contributions
- \* Custodian/trustee reporting requirements

**Pricing and Times**

Webinars are approximately 1.5 - 2 hours in length for which the cost is \$190. Additional Branch Connections are \$10 each. These Webinars are available on the scheduled dates 8:30am to 11:00am and from 12:30pm to 3:00pm Central Time Zone. If a scheduled date will not work for you, call us to see if a customized webinar may be arranged.

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