

2025 IRA Essentials Seminar

Presented by: Ben Maas, Ascensus

March 11 — Storm Lake

March 12 — Johnston

March 13 — Cedar Rapids

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed.

Course Topics

- IRA Distributions
 - Identify federal income tax withholding requirements
 - Recognize the exceptions to the early distribution penalty tax
- IRA Portability
 - Differentiate between a rollover and a transfer
 - Recognize rollovers between IRAs and employer-sponsored retirement plans
- Introduction and Establishing IRAs
 - Identify the tax differences of Traditional and Roth IRAs
- IRA Funding
 - Compare and contrast Traditional and Roth IRA eligibility requirements

Who Should Attend?

You should attend this seminar if you need to learn the basics of Traditional and Roth IRAs or want an updated, general refresher on IRA rules.

REGISTRATION

Registration Fee:

\$255 – IBA Member *(per person)*
 \$510– IBA Non-member *(per person)*
The Registration deadline is Feb. 25, 2025

Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

Register online:

www.iowabankers.com
(Events tab – scroll to date)

Or mail registration form with payment to:

Iowa Bankers Association,
 Attn: Registrar, PO Box 6200,
 Johnston, IA 50131

For online registration and information about additional IBA training and development see www.iowabankers.com

IBA Event Code #481

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Bank _____

1. Name _____

Address _____

Email _____

City _____ State _____ ZIP _____

2. Name _____

Phone _____

Email _____

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About Speaker: Ben Maas, Ascensus

Ben Maas is a Senior ERISA Analyst with the ERISA department at Ascensus. Mr. Maas conducts IRA training programs nationwide. His expertise includes Traditional and Roth IRAs, Coverdell education savings accounts, health savings accounts, and SEP and SIMPLE IRA plans. He also leads the development, design, implementation, assessment, and maintenance of the University and HSA University curricula.

Mr. Maas joined Ascensus in 2005 as a member of the IRA Call Center before becoming a training consultant. He received a Bachelor of Business Administration degree in Finance from the University of Wisconsin-Whitewater. He has earned the Certified IRA Specialist (CIS) designation through Ascensus, the Certified IRA Professional (CIP) through the National Association of Federal Credit Unions (NAFCU), and the Certified IRA Services Professional (CISP) designation through the Institute of Certified Bankers. He is a member of the Association for Talent Development (ATD).

Ascensus helps people save for what matters- retirement, education, and healthcare. With more than 40 years of experience, the firm offers tailored solutions that meet the needs of financial institutions, state governments, financial advisors, employers, and individuals. Ascensus supports more than 116,000 retirement plans, more than 5 million 529 education savings accounts, and a growing number of ABLE savings accounts. It also administers more than 1 million IRAs and more than 648,000 consumer-directed health (CDH) plans. As of June 30, 2023, Ascensus had more than \$742 billion in total assets under administration. For more information about Ascensus, visit ascensus.com.

Agenda

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program
Noon	Lunch
1:00 p.m.	Program
4:00 p.m.	Adjourn

Special Needs

If you need accommodations for a disability or a dietary restriction, please contact Hannah Sloan in advance of the program. Special menu requests made the day of the seminar cannot be guaranteed and may require an additional charge.

Dates & Locations

Seminar participants may contact the hotels in the area to arrange lodging accommodations. A room block has not been reserved. Online reservations offer the lowest room rate.

Storm Lake - Tuesday, March 11

King's Pointe Resort
1520 E. Lakeshore Drive
Storm Lake, IA 50588

[📞 712-213-4500](tel:712-213-4500)

Johnston - Wednesday, March 12

Hilton Garden Inn Des Moines/Urbandale
8600 Northpark Drive
Johnston, IA 50131

[📞 515-270-8890](tel:515-270-8890)

Cedar Rapids - Thursday, March 13

Hilton Garden Inn
4640 N. River Blvd.NE
Cedar Rapids, IA 52411

[📞 319-378-7404](tel:319-378-7404)

Questions

Contact Hannah Sloan at:

[✉ hsloan@iowabankers.com](mailto:hsloan@iowabankers.com)

[📞 515-286-2915](tel:515-286-2915)