

# 2026 IRA Essentials Seminar

Presented by: Agatha Schmidt, Ascensus

March 10— Storm Lake

March 11 — Johnston

March 12— 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:

\$275 – IBA Member *(per person)*  
 \$550 – IBA Non-member *(per person)*

### 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](http://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](http://www.iowabankers.com)**

IBA Event Code #481

2026 IRA Essentials Seminar

Storm Lake – March 10     Johnston – March 11     Cedar Rapids – March 12

Bank \_\_\_\_\_

1. Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Speaker

Agatha Schmidt is a Senior ERISA Analyst with the ERISA Services Department at Ascensus. In her position, Agatha consults with financial organizations on technical compliance matters through Ascensus' 800 Consulting Service and serves as an instructor for webinars and various Ascensus-sponsored seminars nationwide. She lends technical expertise regarding IRAs, health savings accounts, Coverdell education savings accounts, and employer-sponsored plans. She also participates in technical reviews of documents, forms and publications, and performs compliance audits.

Agatha joined Ascensus in 2017, having over a decade of experience in the financial services industry. She has held progressive roles in the retail banking space and in the self-directed IRA space, specializing in alternative assets, encompassing customer service, sales, marketing and operations. Agatha attended the Sprott School of Business at Carleton University in Ottawa, Ontario, Canada, and holds a Bachelor of Commerce degree. She has received the designations of Certified IRA Services Professional (CISP) from the Institute of Certified Bankers (ICB), the Certified Self-Directed IRA Professional (SDIP) from the Retirement Industry Trust Association, as well as the Certified Health Savings Professional (CHSP) from the National Association of Federal Credit Unions (NAFCU).

## Agenda

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

## Special Needs

If you need accommodations for a disability or a dietary restriction, please contact Hannah Boyles 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 10

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

[☎ 712-213-4500](tel:712-213-4500)

### Johnston - Wednesday, March 11

Iowa Bankers Association  
8901 Northpark Drive  
Johnston, IA 50131

[☎ \(515\) 286-4300](tel:515-286-4300)

### Cedar Rapids - Thursday, March 12

Hilton Garden Inn  
1200 Collins Road, NE  
Cedar Rapids, IA 52402

[☎ 319-393-6600](tel:319-393-6600)

## Questions

Contact Hannah Boyles at:

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

[☎ 515-286-2915](tel:515-286-2915)