

# 2024 IRA Essentials Seminar

Presented by: Ascensus

March 12 — Storm Lake

March 13 — Johnston

March 14 — 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:

\$245 — IBA Member (*per person*)

\$490 — 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

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☐ Storm Lake — March 12    ☐ Johnston — March 13    ☐ Cedar Rapids — March 14

Bank \_\_\_\_\_

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

Address \_\_\_\_\_

Email \_\_\_\_\_

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

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

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Speaker

Ascensus seminars are delivered by a team of highly-trained retirement plan consultants who earn nationally recognized industry designations (e.g., CIP, CISP, QPA, and QKA) and have a practical understanding of the IRA issues financial organizations face every day.

## 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 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 12

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

 712-213-4500


### Johnston - Wednesday, March 13

Iowa Bankers Association  
8901 Northpark Drive  
Johnston, IA 50131

 515-286-4300

### Cedar Rapids - Thursday, March 14


Marriott Hotel  
1200 Collins Road, NE  
Cedar Rapids, IA 52402

 319-393-6600

## Questions

Contact Hannah Sloan at:

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

 515-286-2915