

2010 IRAs: The Basics

A FULL-DAY WORKSHOP

March 16 – Kingsport

Bank of Tennessee – Operations Center

March 17 – Knoxville

UT Conference Center

March 18 – Nashville

Barrett Training Center

March 19 – Jackson • NEW LOCATION

Union University – Carl Grant Events Center

2010

IRAs: The Basics – A Full-Day Workshop

SEMINAR DESCRIPTION

You have finally gotten the promotion you've been dreaming about – IRA coordinator! Now what do you do? Were you able to get even a little bit of training before the last guru left the bank – or are you “on your own”? Because of their extreme complexity, IRAs are a very difficult product to learn “on the job.” In short order, personnel begin to dislike this account because of the feeling of uncertainty that occurs when an accountholder asks unfamiliar questions. The goal of this all-day workshop is to start at the beginning of “What is an IRA,” “Who can have an IRA,” and “How much can they contribute.” All areas will be discussed thoroughly with emphasis on the responsibility of the financial institution vs the responsibility shifting to the accountholder.

If you have been looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This comprehensive A-Z seminar will provide the new IRA banker and supervisor with a complete understanding of all areas of the IRA account, as well as the newly enacted regulations. Each participant will receive a completely updated 275-page *IRA Training and Reference Manual*.

WHO SHOULD ATTEND

New account representatives, certificate of deposit personnel; savings counselors; accountholder service representatives; investment and trust personnel who are *newly* involved in the opening, selling, marketing, or administration of IRAs. Any officer/manager who oversees the IRA department and may be responsible for answering IRA accountholders' questions or concerns but does not actually open IRA accounts. Experienced IRA personnel who like a slower-paced workshop.

You are encouraged to bring a sample of the IRA organizer or simplifier, contribution, and distribution forms your financial institution uses currently for your review during the session.

DELIVERY METHOD & PROGRAM LEVEL

This live, overview program focuses on the many facets of IRA and also will cover recent changes. Each participant will receive the completely updated Sunwest Training *IRA Training and Reference Manual* to reflect the newest regulations. The instructor will take time to discuss relevant frequently asked questions, or FAQs, and also will provide opportunities to work through common problem areas using real-world situations.

2010 HIGHLIGHTS

- IRA terminology in simple format
- Explanation of IRA forms including beneficiary designations (bring your own forms)
- Qualifications, contribution limits, and deadlines for
 - Traditional IRA
 - Regular and conversion Roth
 - Coverdell Education Savings Account
 - Simplified Employee Pension Plan (SEP IRA)
- Qualified plan rollovers to traditional and Roth IRAs – direct vs indirect
- Moving IRA Funds – rollovers vs transfers
- Distributions – basic distribution information is provided

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PROGRAM INSTRUCTOR



Patrice M. Konarik, CFP® is president and founder of Sunwest Training Corporation located in Kendalia, TX. She has over 26 years' experience in the banking industry, specializing in deposit accounts and IRAs, and currently provides training in these areas on a nationwide basis. Konarik earned her BS degree in management from Binghamton University in New York and received her Certified Financial Planner™ designation in 1990. She brings technical information to life with her humorous training style, in-depth knowledge, and an unlimited supply of true-life examples.

SCHEDULE

8:30 am	Registration
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is March 2, 2010		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, updated reference manual, refreshment breaks, and lunch. Please register early. At-the-door registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

DATES AND LOCATIONS

March 16 – Kingsport
Bank of Tennessee – Operations Center
10431 Wallace Alley St – 423/378-9500

March 17 – Knoxville
UT Conference Center
600 Henley Street – 865/974-0250

March 18 – Nashville
Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871

 **The meeting location is a designated nonsmoking facility and property**

March 19 – Jackson – New Location
Union University-Carl Grant Events Center
1050 Union University Dr
Contact TBA 800/964-5525 or 615/244-4871

Check the link on the TBA website for detailed directions and parking information – www.TNBankers.org/grantcenter-parking.html.

CONTINUING EDUCATION CREDIT

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Submitted for 7 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.

Inclement Weather Policy: Cancellations due to inclement weather are refundable, minus a late cancellation fee of \$50 for a one-day program and \$75 for a two-day program. If you have questions concerning the status of a TBA program due to inclement weather, please call the TBA office at 615/244-4871 or 800/964-5525, x150. The TBA number will provide information concerning program status, cancellation fee, and refund requests. You may call the site where the program is being held to check the status of the program in your area. The site phone number is listed in this brochure.



For more information about this program, contact:
Debbie Brickles - dbrickles@TNBankers.org
Vice President and Director of Training and Development
Tennessee Bankers Association
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



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Please print or type. Copy this form for additional registrations.

Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Name _____	E-mail _____	SS# _____
Company _____		
Address _____		
City _____ State _____ Zip _____		
Contact _____		
Phone _____	E-mail _____	

**Must be included.
For educational tracking only.**

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
<i>Early registration deadline is March 2, 2010</i>		
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At-the-door	\$255	\$460

TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association
 ATTN: Monique Jenkins
 211 Athens Way, Ste 100
 Nashville, TN 37228-1381
 Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990