



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890™*

The Southeastern Institute



SEPTEMBER 21 & 22, 2010

Franklin Marriott Cool Springs, Franklin, TN



NOTE: You are encouraged to bring a sample of the IRA forms your financial institution currently uses for your review during the sessions.

NOTE: You are encouraged to bring a sample of the IRA forms your financial institution currently uses for your review during the sessions.



SEMINAR INSTRUCTOR

Patrice M. Konarik, CFP®, is president and founder of Sunwest Training Corporation located near San Antonio, TX. With over 25 years' experience in the financial industry, Konarik has focused her expertise on the retirement and new account area. She currently provides training in 23 states. She has a BS degree from New York's Binghamton University and earned her Certified Financial Planner™ designation in 1990. Konarik brings the information to life with her humorous training style, in-depth knowledge, and an unlimited supply of true-life examples.

The Southeastern Institute for Individual Retirement Account Training

September 21 & 22, 2010
Franklin Marriott Cool Springs
Franklin, TN



DELIVERY METHOD

Group-Live

PROGRAM LEVEL

Day 1 – Basic

Day 2 – Intermediate

PREREQUISITES & PREPARATION

No prerequisites are required for this course. Attendants should bring a sample of the IRA forms your financial institution currently uses for your review during the Institute.

CONTINUING EDUCATION CREDIT

Attendants qualify for 14 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No prerequisites are 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

To obtain continuing education credit applications or more information, call the TBA education department at 800/964-5525 or 615/244-4871.

Agenda At-A-Glance

Day 1: Tuesday, September 21

Day 2: Wednesday, September 22

Basic Issues

8:30 am Registration and Continental Breakfast

9:00 am IRA Terminology Review

IRA Form Review
– bring your forms

IRA Beneficiary Designations

Noon Lunch

1:00 pm Qualifications, Contribution Limits, and Other Regulations

3:30 pm Day 1 Review

4:00 pm Adjourn for the Day

Intermediate Issues

8:30 am Registration and Continental Breakfast

9:00 am Qualified Plan Rollovers to a Traditional or Roth IRA

IRA Rollovers and Transfers

Distributions

Noon Lunch

1:00 pm Overview and Explanation of IRS Reporting Requirements

Review any updated changes to IRAs – proposed and enacted

3:00 pm Institute Adjourns

The Southeastern Institute for Individual Retirement Account Training

IRAs – The Road To Success

- **Do you dread IRA season?**
- **Have you ever been asked an IRA question and wanted to crawl under your desk?**
- **Were you told the IRA specialist position is a promotion???**

If the answer to these questions is a resounding “Yes,” this is the seminar for you.

We will begin the journey with an overview of the “Top 20 Terms of IRAs.” Each mile traveled will increase your knowledge and raise your comfort level in dealing with this complicated product.

If you are looking for a seminar that will answer all your simple and complex questions, this one fits the bill. This in-depth seminar will provide the new IRA banker and supervisor with a complete understanding of all areas of the IRA account, as well as a review of the **IRA regulation changes and clarifications**. Each participant will receive the 275-page Sunwest Training *IRA Training and Reference Manual*.

Content

Day 1: IRA Basic Issues

- IRA terminology
- Explanation of IRA forms – not forms specific, please bring your own forms including application, contribution form, distribution, rollover review or certification, and any other commonly used forms
- Beneficiary designations including primary and contingent, trusts, and estates
- Qualifications, contribution limits, and other regulations for a:
 - Traditional IRA
 - Roth and Conversion Roth
 - Coverdell Education Savings Account
 - SEP IRA

Day 2: IRA Intermediate Issues

- Health Savings Account
- Qualified plan rollovers to a traditional or Roth IRA
 - Direct vs indirect
- IRA rollovers and transfers
- Distributions
 - Withdrawals of excess contributions
 - Before age 59 1/2 – including changes to the section 72(t) exception
 - After age 70 1/2
 - Death payments to beneficiaries
- Overview and explanation of IRS reporting requirements
- Plus any updated changes to IRAs – proposed and enacted

Who Should Attend

New account representatives, certificate of deposit personnel, savings counselors, accountholder service representatives, and 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; or experienced IRA personnel who like a slower paced workshop to cover all the new changes in a comprehensive manner would all benefit from this two-day program.

Hotel Information

This two-day program is being held at the Franklin Marriott Cool Springs, located at 700 Cool Springs Boulevard in Franklin. TBA has arranged for a limited number of rooms at a special group rate of \$154 per night single/double occupancy.

The reservation deadline for the special group rate is Monday, August 30, 2010. When the allotted room block is sold, room rates will return to standard prices on a space-available basis, even if it is before the **August 30 deadline**. All unreserved rooms will be released for general sale at midnight on August 30. Any reservation received after that date will be accepted on a space- or rate-available basis. Please make your overnight arrangements early to assure you receive the special TBA rate.

Please contact the hotel directly at 615-261-6100 to make your reservations and specify that you are attending the Tennessee Bankers Association’s *Southeastern Institute for IRA Training*.

Directions: The Franklin Marriott Cool Springs is located approximately 17 miles south of downtown Nashville on I-65. Take Exit 68-A East (Cool Springs Boulevard East). At the first intersection, the Franklin Marriott is on the left.

Registration Information

Registration Fees: The cost includes instruction; manual; and continental breakfast, lunch, and refreshment breaks both days.

Please register early. **At-the-door registrants will be assessed an additional \$25 late registration fee.**

	TBA Members / Associate Members	Nonmembers
Early Registration	\$415	\$830
<i>Early registration deadline is September 3.</i>		
Registration	\$440	\$855
At-the-door	\$465	\$880

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.

NOTE: You are encouraged to bring a sample of the IRA forms your financial institution currently uses for your review during the sessions.

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.

Program Availability: Due to hotel guarantees and material production, registrations received less than 7 days before the program will be subject to space and material availability.

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 with hotels, 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.



For more information contact:
Susan Taylor, CMP
- srtaylor@TNBankers.org
Vice President/Director
of Professional Development
Tennessee Bankers Association
800/964-5525 or 615/244-4871
www.TNBankers.org

 To register online go to www.TNBankers.org



2010 SOUTHEASTERN INSTITUTE FOR IRA TRAINING

September 21 & 22 • Franklin Marriott Cool Springs, Franklin, TN

Please print or type. List name and badge nickname for each attendant.

Name _____ Nickname _____ E-mail _____
 Name _____ Nickname _____ E-mail _____
 Name _____ Nickname _____ E-mail _____
 Name _____ Nickname _____ E-mail _____

Company _____ Address _____

City _____ State _____ Zip _____ Phone _____

Contact _____ E-mail _____

FAX _____

MUST BE INCLUDED

For educational tracking purposes only.

SS# _____
 SS# _____
 SS# _____
 SS# _____

TBA Members / Associate Members	Members	Nonmembers
Early Registration	\$415	\$830
<i>Early registration deadline is September 3.</i>		
Registration	\$440	\$855
At-the-door	\$465	\$880

TOTAL: \$ _____

Method of payment: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____


Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature _____

Please make check payable to Tennessee Bankers Association.

 To register online go to www.TNBankers.org

NOTE: You are encouraged to bring a sample of the IRA forms your financial institution currently uses for your review during the sessions.

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

