

**YES!** Please register me for Ed Slott and Company's  
*Instant IRA Success eSeminar Series*

All  
Sessions  
Begin at  
3 PM ET

**(\$289 per session or \$1995 for all 8)**

Session Topics	2012	2012	2012
IRA Essentials	January 3	May 1	August 21
Roth IRAs	January 17	May 15	September 11
Critical IRA Updates	January 31	May 29	October 2
25 IRA Rules – Part 1	February 14	June 12	October 16
25 IRA Rules – Part 2	February 28	June 26	October 30
The Missing IRA Estate Plan	March 13	July 10	November 13
Naming Trusts As IRA Beneficiaries	March 27	July 24	November 27
Rollover Decisions and Early Distributions	April 17	August 7	December 18
<b>Number of Sessions Selected:</b>			

First Name\* \_\_\_\_\_ Last Name\* \_\_\_\_\_

Company \_\_\_\_\_

Job Title \_\_\_\_\_

Address 1\* \_\_\_\_\_

Address 2 \_\_\_\_\_

City\* \_\_\_\_\_ State\* \_\_\_\_\_ Zip Code\* \_\_\_\_\_

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**Payment Information**

Please charge the registration fee to my:

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Please fax completed form to **215-575-0401** or mail your completed registration form to:

Ed Slott and Company, LLC, 1518 Walnut Street, Suite 1702, Philadelphia, PA 19102

Online registration available at [www.irahelp.com](http://www.irahelp.com)

*Online Education with America's IRA Experts!*

Ed Slott and Company's  
**Instant IRA Success**  
**eSEMINAR SERIES**



"It was a no-brainer to take 90 minutes from my schedule every two weeks and listen to each session. The 8 web-based sessions were filled with timely information. I highly recommend this series!" —Mark Gagnon

**IRA Education Comes Straight To You!**

- Includes 8 interactive sessions packaged as a group or available separately
- Each web-based session is 90 minutes long and includes Q&A with our IRA Technical Consultants
- Complete all 8 sessions and become eligible to join Ed Slott's Elite IRA Advisor Group<sup>SM</sup>
- Receive a 50-plus-page handout with each session

A M E R I C A ' S I R A E X P E R T S

100 Merrick Road Suite 200E Rockville Centre New York 11570

877.337.5688 toll-free 215.575.0401 fax info@irahelp.com email

The nation's top financial advisors have received a call to action. Consumers everywhere are searching for the most educated financial advisors to keep their retirement nest eggs solvent and secure. The largest opportunity in our industry's history is in front of us, and you **MUST** follow the proper critical steps to capture new business and keep existing clients from fleeing in fear.

Ed Slott and Company brings **IRA Education Straight to You** with the up-to-the-second action plan you need to succeed—and gain your fair share of new business!

### Highlights Include:

- Powerful information that puts you one step ahead of the competition and saves your existing clients a fortune in future taxes
- Coverage of the latest—and most important—IRA tax rulings and regulations
- Invaluable question and answer sessions

# The IRA Information You Must Know NOW... So Your Clients Don't Pay LATER!

## Session I: IRA Essentials

IRA and Plan Distribution Rules/Stretch IRA/Beneficiary Forms/Custodial Documents

- The IRA and Plan Required Minimum Distribution Rules
- 2001 Tax Law – EGTRRA 2001
- 2012 Retirement Plan Contribution Limits
- The Power of the Stretch IRA
- Common Mistakes in Setting up Inherited (Stretch) IRAs
- IRA Beneficiary Form Mistakes
- How to Use the IRA Beneficiary Form to Build Referrals
- IRA Beneficiary Selection
- IRA Custodial Document Checklist
- Appendix: How a \$100,000 IRA is Parlayed to \$8,167,629!

## Session II: Roth IRAs

2012 Roth Conversion Planning/3 Roth Conversion Questions You Need to Ask/Estate Planning with Roth IRAs

- 2012 Roth IRA Conversion Tax Planning
- The 3 Questions to Ask in Every Roth Conversion Evaluation
- Who Should and Who Should Not Convert
- Estate Planning with Roth IRAs
- Roth Conversion, Recharacterization and Re-conversion Strategies
- Roth Conversions from Company Plans
- Inherited Roth IRAs
- Roth 401(k) and Roth 403(b) Contribution and Distribution Rules

## Session III: Critical IRA Updates

2006 & 2008 Tax Laws/The Latest Revenue Rulings and Private Letter Rulings

- 2006 IRA Tax Laws
- The Tax Increase Prevention and Reconciliation Act
- The Pension Protection Act of 2006
  - Non-Spouse Rollovers from an Inherited Company Plan are Permitted
  - Charitable IRA Rollovers
  - 10% Penalty Exceptions
    - Active Reservists Exception
    - Public Safety Employee Exception
  - EGTRRA 2001 Retirement Provisions Made Permanent
- The Heroes Earning Assistance and Relief Tax (HEART) Act of 2008
- 10% Early Distribution Penalty Exception Made Permanent
- Contributing Military Death Benefits to a Roth IRA
- Other Plan Provisions
- The Worker, Retiree, and Employer Recovery Act of 2008
- Non-Spouse Beneficiary Rollovers from Employer Plans Made Mandatory in 2010
- Roth IRA Contributions of Bankrupt Airline Payments
- IRS Revenue Ruling 2005-36 (Disclaimers)
- Caution: IRS Rules that Wash Sale Rules Apply to IRAs

- IRA Lawsuit Settlement can be Rolled Over
- IRA Wrap can be Paid from Non-IRA Funds
- Stretch IRA is Saved—Even When RMDs are Missed
- Avoiding Once-Per-Year IRA Rollover Disasters
- Danger: Loans from 401(k) Plans
- IRA PLR Fees

## Session IV: 25 IRA Rules You MUST Know – Part One

When Required Distributions Must Begin/Year of Death Required Distributions/Reporting Requirements/5-Year Rule Confusion

- Reporting to IRS of Required Distributions
- IRA Distribution Basics: 70 ½ rules; Which Age to Use; Calculating RMDs
- Outstanding Rollovers and Recharacterizations
- 5-Year Rule Confusion
- No Designated Beneficiary? IRA Payout is Limited to 15.3 Years
- Creditor Protection for Keoghs – no protection if no employees
- Year of Death Distribution. Who Takes it?
- Medicaid Treatment of Retirement Accounts
- IRAs Don't Pass Through Wills
- There are Two Different 5-Year Rules for Roth IRAs
- QDRO's do not apply to IRAs
- A Non-Spouse Beneficiary Cannot do a Rollover
- The 10% Penalty Exceptions for Education and First-Time Homebuyer

## Session V: 25 IRA Rules You MUST Know – Part Two

Eligible Rollover Distribution Mistakes/Required Distributions on Inherited IRAs/Non-Spouse Beneficiary Rules/60-Day Rollover Relief

- Splitting IRAs
- Age 55 Exemption from 10% Penalty Applies Only to Plans
- From Age 59 ½ to 70 ½ There are no Rules, no Penalties
- There is no Deadline for a Spousal Rollover
- You Don't Have to Name Your Spouse as Your IRA Beneficiary
- 20% Withholding Tax Rule
- Eligible Rollover Distributions (ERDs)
- Tax Breaks for IRA and Plan Beneficiaries
- IRS Grants Relief to IRA Owners Who Failed to Complete an IRA Rollover Within the 60-Day Time Limit
- Being Active in a Company Plan has no Effect on Roth IRA Eligibility
- Non-Spouse Roth IRA Beneficiaries Must Take Required Distributions

- 25. Inherited IRA Payout can be Assigned to Estate Beneficiaries

Appendix: How to Keep Building Your IRA Knowledge—The Best IRA Resources for You

## Session VI: The Missing IRA Estate Plan

Life Insurance Planning with IRAs/How to Make Sure Your Clients Get the 3 Biggest Tax Breaks in the Tax Code/IRD

- Implementing the Missing Estate Plan
- Use of Life Insurance to Protect IRA Values
- The 70% Tax on IRAs—How to Avoid it and How to Use it to Attract Large IRAs
- Income in Respect of a Decedent (IRD)
- No Estate Tax Discounts for Retirement Accounts
- Double IRD Double IRD

## Session VII: Naming Trusts As IRA Beneficiaries

Everything you Need to Know about Naming Trusts as IRA Beneficiaries/Latest IRA Trust Rulings and Planning Strategies

- Separate Account Rules for Multiple IRA Beneficiaries
- Naming Trusts as IRA Beneficiaries
- Should Your Clients Leave Their IRAs to a Trust?
- Setting up a Trust
- Avoid Major IRA Trust Mistakes That Most Other Advisors Make Routinely
- IRS Trust Income Rules: How They Affect IRAs
- IRA Trust WAR Story
- Implementing the IRA Trust
- 10-Point IRA Trust Checklist

## Session VIII: Advising Clients On Key Rollover Decisions And Early Distributions

Advising Clients on Key Rollover Decisions/Net Unrealized Appreciation Rules and Strategies for Employer Stock/Special 10-Year Averaging/72(t) Rules for Early IRA and Plan Distributions

- Advising Clients on Key Rollover Decisions
- Reasons to Leave Assets in the Company Plan
- Reasons to Take the Company Plan Money and Pay Tax Now (NUA)
- IRS Rules Lump-Sum Distribution Errors Cannot be Corrected and Denies the NUA Tax Break
- 5 NUA Mistakes You Cannot Afford to Make
- What You Need To Know About Special 10-Year Averaging
- Reporting Lump-Sum Distributions on Your Tax Return
- 72(t) Payments
- 72(t) Rulings from IRS