

# DAY ONE

# DAY TWO

The workshop will take place at the Hyatt Regency Orlando International Airport Hotel

## Breakfast / Registration Session One

8:00 am - 8:45 am  
8:45 am - 10:00 am ET

*Navigating the CARES / SECURE Acts / Planning for the End of the Stretch IRA / 3 Beneficiary Categories / Eligible Designated Beneficiaries*

- Introduction and Program Overview
- CARES Act Relief Provisions
- 2022 Required Minimum Distributions (RMDs) After SECURE Act Changes
- RMDs with the New IRS 2022 Life Expectancy Tables
- Coronavirus-Related Distributions (CRDs)
- CRD Income Inclusion and Repayment Provisions
- SECURE Act - Summary of Key Changes
- 3 Beneficiary Categories under the SECURE Act
- Eligible Designated Beneficiaries (EDBs) - Who Qualifies?

## Break

10:00 am - 10:20 am ET

## Session Two

10:20 am - 11:50 am ET

*SECURE Act Impact on Stretch IRAs / How Post-Death Payout Rules Will Work / Practice Examples*

- The End of the Stretch IRA - SECURE Act Planning Solutions
- SECURE Act - How Post-Death Payouts Will Work
- Application of the 10-Year Payout Rule
- Practice Examples - Post-Death Payouts Based on the Type of Beneficiary

## Lunch Break

11:50 am - 12:50 pm ET

## Session Three

12:50 pm - 2:20 pm ET

*Beneficiary Forms / IRA Beneficiary Selection / Setting Up Inherited IRAs / Custodial Document Checklist*

- Why Most Beneficiaries Overpay Their Taxes
- Common Mistakes in Setting Up Inherited IRAs
- IRA Beneficiary Form Mistakes That Wipe Out Inheritances
- How to Use the IRA Beneficiary Form to Build Referrals
- IRA Beneficiary Selection
- What to Look for in IRA Custodial Documents
- IRA Custodial Document Checklist - One Dozen Questions Advisors Must Ask

## Break

2:20 pm - 2:40 pm ET

## Session Four

2:40 pm - 3:40 pm ET

*25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part One)*

Highlights Include:

- IRA Distribution Basics
- Aggregating Distributions
- 5-Year Rule Confusion After Death
- SEP and SIMPLE IRA Confusion
- Creditor/Bankruptcy Protection of IRAs
- Year of Death Distribution - Who Takes It?
- IRAs Don't Generally Pass Through Wills
- Two Different 5-Year Rules for Roth IRAs
- QDROs Do Not Apply to IRAs
- A Non-Spouse Beneficiary Cannot Do a Rollover

## Break

3:40 pm - 4:00 pm ET

## Session Five

4:00 pm - 5:00 pm ET

*25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part Two)*

Highlights Include:

- The 10% Penalty Exceptions
- Splitting IRAs
- No Deadline for a Spousal Rollover
- 20% Withholding Tax Rule
- Eligible Rollover Distributions (ERDs)
- Tax Breaks for IRA and Plan Beneficiaries
- Rollover or Transfer? - 60-Day Rollover Relief
- Roth IRA Beneficiaries Must Take RMDs
- Correcting Excess IRA Contributions

## Optional Session

5:15 pm - 5:45 pm ET

*Brookstone Capital Management*

*Dean Zayed's Top 10 Best Practices for Success*

*Cocktail Reception to Follow*

## Breakfast

7:30 am - 9:00 am

## Optional Session

8:00 am - 8:45 am ET

*Learn More About Ed Slott's Elite IRA Advisor Group<sup>SM</sup>*

## Session Six

9:00 am - 10:00 am ET

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

- Roth IRA Tax Planning After the SECURE Act
- The 3 Questions to Ask in Every Roth Conversion Evaluation
- Who Should and Who Should Not Convert
- Estate Planning with Roth IRAs

## Break

10:00 am - 10:20 am ET

## Session Seven

10:20 am - 11:50 am ET

*Roth 401(k) Rules / IRA Update - The Latest IRA Changes, Rulings and Cases*

- Roth Conversions from Company Plans
- Roth 401(k), Roth 403(b), and Roth 457(b) Contribution and Distribution Rules
- IRA Update: The Latest IRA Tax Law Changes Including the SECURE Act, New Tax Strategies, Rulings, Court Cases and Planning Opportunities

## Lunch Break

11:50 am - 12:50 pm ET

## Session Eight

12:50 pm - 2:20 pm ET

*Naming Trusts as IRA Beneficiaries / SECURE Act Effect on IRA Trust Planning / Latest IRA Trust Rulings and Planning Strategies / IRA Trust Checklist*

- Separate Account Rules for Multiple IRA Beneficiaries - Splitting IRAs
- Naming Trusts as IRA Beneficiaries - The SECURE Act Impact and Why Most IRA Trusts Won't Work Anymore!
- SECURE Act Effect on IRA Trust Planning
- Conduit Trusts vs. Accumulation Trusts
- How to Determine RMDs When a Trust Is the IRA Beneficiary
- Avoid Major IRA Trust Mistakes That Most Other Advisors Make Routinely
- The Latest IRA Trust Rulings
- 10-Point IRA Trust Checklist

## Break

2:20 pm - 2:40 pm ET

## Session Nine

2:40 pm - 3:40 pm ET

*How to Use the SECURE Act to Attract Large IRA Rollover Clients / Advising Clients on Key Rollover Decisions / 72(t) Planning*

- How to Use the SECURE Act to Attract Large IRA Rollover Clients
- Advising Clients on Key Rollover Decisions
- Net Unrealized Appreciation (NUA) Rules and Strategies for Employer Stock
- 5 NUA Mistakes You Cannot Afford to Make
- 72(t) Rules for Early IRA and Plan Distributions
- 72(t) IRS Rulings and Court Cases

## Break

3:40 pm - 4:00 pm ET

## Session Ten

4:00 pm - 5:00 pm ET

*The Missing Estate Plan / IRA Estate Planning Strategies After the SECURE Act / Life Insurance Planning with IRAs*

- The Missing IRA Estate Plan...Means More Money for YOU
- IRA Estate Planning Strategies - New Strategies After the SECURE Act
- How to Plan for Estate Tax Uncertainty
- Use of Life Insurance to Protect IRA Values - SECURE Act Impact
- IRA Strategies to Increase Your Insurance and Annuity Sales
- Planning for State Estate Taxes
- The 2 Biggest Tax Breaks in the Tax Code and How to Make Sure Your Clients Get Them - Creating the Perfect IRA Estate Plan