

DAY ONE

DAY TWO

The workshop will take place at the Loews Vanderbilt

Breakfast / Registration 8:00 am - 8:45 am
Session One 8:45 am - 10:00 am

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

- Introduction and Program Overview
- 2022 Retirement Plan Contribution Limits
- 2022 Required Minimum Distributions (RMDs) After SECURE Act Changes and What the New IRS RMD Rules Mean for Beneficiaries
- RMDs with the New IRS 2022 Life Expectancy Tables
- 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
Session Two 10:20 am - 11:50 am

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
Session Three 12:50 pm - 2:20 pm

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
Session Four 2:40 pm - 3:40 pm

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
Session Five 4:00 pm - 5:00 pm

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

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

Learn More About Ed Slott's Elite IRA Advisor GroupSM

Session Six 9:00 am - 10:00 am

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
Session Seven 10:20 am - 11:50 am

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
Session Eight 12:50 pm - 2:20 pm

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!
- The SECURE Act Effect on IRA Trust Planning, Including the Impact of the New 2022 IRS RMD Rules
- 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
Session Nine 2:40 pm - 3:40 pm

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
Session Ten 4:00 pm - 5:00 pm

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, Including the New 2022 IRS RMD Rules
- 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