

DAY ONE

DAY TWO

The workshop will take place at Westin Copley Place

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 (EDBs)

- Introduction and Program Overview
- Retirement Plan Contribution Limits
- RMDs After the SECURE Act, SECURE 2.0 and What the New IRS RMD Rules Mean for Beneficiaries
- RMDs with the New IRS Life Expectancy Tables
- SECURE Act – Summary of Key Changes
- The End of the Stretch IRA – SECURE Act Planning Solutions
- 3 Beneficiary Categories under the SECURE Act
- Eligible Designated Beneficiaries (EDBs) – Who Qualifies?

Break 10:00 AM — 10:15 AM

Session Two 10:15 AM — 11:15 AM

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

- 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

Break 11:15 AM — 11:30 AM

Session Three 11:30 AM — 12:30 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

Lunch Break 12:30 PM — 1:30 PM

Session Four 1:30 PM — 2:30 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

Break 2:30 PM — 2:45 PM

Session Five 2:45 PM — 3:45 PM

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

- Highlights Include:
- Two Different 5-Year Rules for Roth IRAs
 - QDROs Do *Not* Apply to IRAs
 - A Non-Spouse Beneficiary Cannot do a Rollover
 - The 10% Penalty Exceptions

Break 3:45 PM — 4:00 PM

Session Six 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 Three)

- Highlights Include:
- 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 Seven 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 — 10:15 AM

Session Eight 10:15 AM — 11:15 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

Break 11:15 AM — 11:30 AM

Session Nine 11:30 AM — 12:30 PM

*Naming Trusts as IRA Beneficiaries (Part One)
Everything You Need to Know / SECURE Act Effect on IRA Trust Planning*

- 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!

Lunch Break 12:30 PM — 1:30 PM

Session Ten 1:30 PM — 2:30 PM

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

- 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 2:30 PM — 2:45 PM

Session Eleven 2:45 PM — 3:45 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
- NUA (Net Unrealized Appreciation) 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 3:45 PM — 4:00 PM

Session Twelve 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
- 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

IMPORTANT: To receive CE credits, you must be present for the entire workshop on both days. No exceptions.