

DAY ONE

DAY TWO

The workshop will take place at Hyatt Regency La Jolla

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

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.