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**Breaks**
- 8:45 AM – 9:00 AM
- 10:15 AM – 11:15 AM
- 11:30 AM – 12:30 PM
- 2:30 PM – 3:30 PM
- 3:45 PM – 4:00 PM
- 5:15 pm – 5:45 pm

**Workshop Agenda**

**DAY ONE**

**Breakfast / Registration**
8:00 AM – 8:45 AM

**Session One**
Navigating the underwater 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**
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**
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**
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 – 3:00 PM

**Session Five**
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**
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

**DAY TWO**

**Breakfast**
7:30 AM – 8:00 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 – 12:00 PM

**Session Nine**
12:00 PM – 1:00 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 – 3:00 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

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