

The nation's top financial advisors have received a call-to-action. Consumers everywhere are searching for the most educated financial advisors to keep their retirement nest eggs solvent and secure. The largest opportunity in our industry's history is in front of us, and you **MUST** follow the proper critical steps to capture new business and keep existing clients from fleeing in fear.

Ed Slott and Company brings **IRA Education Straight to You** with the up-to-the-second action plan you need to succeed and gain your fair share of new business!

Highlights Include:

- Powerful information that puts you one step ahead of the competition and saves your existing clients a fortune in future taxes
- Coverage of the latest—and most important—IRA tax rulings and regulations
- Invaluable question and answer sessions

The IRA Information You Must Know NOW... So Your Clients Don't Pay LATER!

Session I: IRA Essentials

Stretch IRA/Beneficiary Forms/Roth Employer Plan Rules

- Retirement Plan Contribution Limits
- The Power of the Stretch IRA
- Common Mistakes in Setting up Inherited (Stretch) IRAs
- IRA Beneficiary Form Mistakes
- How to Use the IRA Beneficiary Form to Build Referrals
- IRA Beneficiary Selection
- IRA Custodial Document Checklist
- Roth Conversions from Company Plans
- Roth 401(k), Roth 403(b) and Roth 457(b) Contribution and Distribution Rules
- Appendix: How a \$100,000 IRA is Paralyzed to \$8,167,629!

Session II: Roth IRAs

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

- Roth IRA Tax Planning
- Roth IRA Distributions
- The 3 Questions to Ask in Every Roth Conversion Evaluation
- Who Should and Who Should Not Convert
- The Pro-Rata Rule
- Estate Planning with Roth IRAs
- Roth Conversion, Recharacterization and Reconversion Strategies

Session III: Critical IRA Updates

IRA Update/The Latest IRA Changes, Rulings and Cases

- The Latest IRA Tax Law Changes
- The American Taxpayer Relief Act of 2012
- How the Health Care Taxes Will Impact IRAs
- The IRS DOES NOT APPROVE IRA Investments
- ROBS – Rollovers as Business Start-ups
- IRS Wants More Information on Hard-to-Value Assets Held in IRAs
- IRS Revenue Ruling 2005-36 (Disclaimers)
- Caution: IRS Rules that Wash Sale Rules Apply to IRAs
- IRA Lawsuit Settlement can be Rolled Over
- Avoiding Once-Per-Year IRA Rollover Disasters
- Super-Sized Fees for IRA and Plan Private Letter Rulings
- The Current Estate Tax Paradigm
- QLACs (Qualifying Longevity Annuity Contracts)
- Supreme Court Declares Same-Sex Marriage Legal in all States

Appendix: How to Keep Building Your IRA Knowledge—
The Best IRA Resources for You

Session IV: 25 IRA Rules You MUST Know – Part One

When Required Distributions Must Begin/Year of Death Required Distributions/Reporting Requirements/5-Year Rule Confusion

1. Reporting to IRS of Required Distributions
2. IRA Distribution Basics: 70 ½ Rules; Which Age to Use; Calculating RMDs
3. Outstanding Rollovers, Transfers and Recharacterizations
4. 5-Year Rule Confusion After Death
5. No Designated Beneficiary? IRA Payout is Limited to 15.3 Years
6. Creditor / Bankruptcy Protection of IRAs
7. Year of Death Distribution. Who Takes it?
8. Medicaid Treatment of Retirement Accounts
9. IRAs Don't Generally Pass Through Wills
10. There are Two Different 5-Year Rules for Roth IRAs
11. QDROs do *Not* Apply to IRAs
12. A Non-Spouse Beneficiary Cannot do a Rollover
13. The 10% Penalty Exceptions for Education and First-Time Homebuyer

Session V: 25 IRA Rules You MUST Know – Part Two

Eligible Rollover Distribution Mistakes/Required Distributions on Inherited IRAs/Non-Spouse Beneficiary Rules/60-Day Rollover Relief

14. Splitting IRAs
15. Age 55 Exemption from 10% Penalty Applies Only to Plans
16. From Age 59 ½ to 70 ½ There are no Rules, no Penalties
17. There is no Deadline for a Spousal Rollover
18. A Spouse Doesn't Have to be Named as the IRA Beneficiary
19. 20% Withholding Tax Rule
20. Eligible Rollover Distributions (ERDs)
21. Tax Breaks for IRA and Plan Beneficiaries
22. IRS Grants Relief to IRA Owners Who Failed to Complete an IRA Rollover Within the 60-Day Time Limit
23. Being Active in a Company Plan has no Effect on IRA or Roth IRA Eligibility
24. Non-Spouse Roth IRA Beneficiaries Must Take Required Distributions
25. Inherited IRA Payout can be Assigned to Estate Beneficiaries

Session VI: Naming Trusts As IRA Beneficiaries

Everything You Need to Know about Naming Trusts as IRA Beneficiaries/Latest IRA Trust Rulings and Planning Strategies

- Separate Account Rules for Multiple IRA Beneficiaries
- Naming Trusts as IRA Beneficiaries
- Should Your Clients Leave Their IRAs to a Trust?
- Setting up the Trust
- How Inherited IRA Trusts Work
- Implementing the IRA Trust
- Avoid Major IRA Trust Mistakes That Most Other Advisors Make Routinely
- IRS Trust Income Rules: How They Affect IRAs
- 10-Point IRA Trust Checklist
- Use of Life Insurance to Protect IRA Values

Session VII: Advising Clients On Key Rollover Decisions And Early Distributions

Advising Clients on Key Rollover Decisions/Net Unrealized Appreciation Rules and Strategies for Employer Stock/Special 10-Year Averaging/72(t) Rules for Early IRA and Plan Distributions

- Reasons to Roll Over Company Plan Money to an IRA
- Reasons to Leave Assets in the Company Plan
- Reasons to Take the Company Plan Money and Pay Tax Now (NUA)
- IRS Rules Lump-Sum Distribution Errors Cannot be Corrected and Denies NUA Tax Break
- 5 NUA Mistakes You Cannot Afford to Make
- What You Need To Know About Special 10-Year Averaging
- Reporting Lump-Sum Distributions on the Tax Return
- 72(t) Payments
- 72(t) Rulings from IRS