



GENERAL BULLETIN

CONNECTICUT
BANKERS
ASSOCIATION
10 Waterside Drive
Farmington, CT 06032-3083
(860) 677-5060
FAX: (860) 677-5066

2009 – 159

August 17, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, Branch
Retirement Specialists

RE: Ascensus Retirement Plans Webinar Schedule For September

WHAT IS A WEB SEMINAR?

Webinar is short for web-based seminar. Typically, the webinar is transmitted over the web. But the Ascensus webinar does not require access to the Internet. If you do not have Internet access, simply follow the PowerPoint® presentation that will be emailed to you and listen in as the Ascensus retirement industry experts walk you through the details of the webinar.

All webinars are approximately 60 minutes long followed by a 30-minute Q&A. A workbook (which you may duplicate) and a PowerPoint® presentation are included, unless otherwise noted.

KEY FEATURES

- Interactive elements provide the ability to give, receive and discuss information.
- Webinars may be audibly and visually presented through connections on your computer and telephone.

BENEFITS

- No travel expense and no time away from the office for you or your staff.
- One registration fee with one phone connection allows an unlimited number of attendees to participate in the training.
- Effective, efficient, and affordable training for all areas of your organization.

SEPTEMBER SCHEDULE

INTRODUCTION TO QUALIFIED RETIREMENT PLANS – THURSDAY, SEPTEMBER 3, 2009 - 12:00 P.M.

Learn the fundamentals of qualified retirement plans (e.g., profit sharing, money purchase). This webinar covers topics such as plan establishment, contribution deadlines, tax benefits, eligibility requirements, and testing requirements. Participants will also learn allocation methods and beneficiary options.

DIRECT ROLLOVERS AND OTHER PORTABILITY ISSUES – THURSDAY, SEPTEMBER 10, 2009 – 2:30 P.M.

Retirement plan experts agree that now is the perfect time for financial organizations to prepare for the increase of rollover activity. The new portability rules under the Pension Protection Act of 2006 (PPA), as well as an employer's option to add a Roth contribution program to a 401(k) or 403(b) plan, will likely cause the rollover market to soar during the next few years. This webinar teaches financial organizations how to capture a piece of the rollover market and how new portability rules affect employer-sponsored retirement plans and IRAs.

HANDLING IRA LEGAL ISSUES – TUESDAY, SEPTEMBER 15, 2009 – 2:30 P.M.

Although financial organization personnel do not typically give tax advice to clients, many IRA administrators still find themselves fielding legal questions. This webinar covers some of the more common legal issues that may arise in an IRA department. Participants learn about powers of attorney, guardianships, creditors, beneficiary issues, and how divorce affects IRA assets.

CONVERSIONS AND RECHARACTERIZATIONS – THURSDAY, SEPTEMBER 17, 2009 – 2:30 P.M.

Beginning in 2008, more individuals will be eligible to move their assets to Roth IRAs. This webinar provides the latest information on conversion and recharacterization procedures. This course also describes the actions that financial organizations should take when dealing with reconversions or failed conversions.

SIMPLE PLANS – TUESDAY, SEPTEMBER 22, 2009 – 2:30 P.M.

Savings incentive match plan for employees of small employers (SIMPLE) IRA plans are ideal for small employers that are looking for an easy-to-maintain plan that has an elective deferral feature. This webinar reviews operational procedures, contribution limits, portability rules, employer and employee documents, and eligibility requirements.

72(T) PAYMENTS – THURSDAY, SEPTEMBER 24, 2009 – 2:30 P.M.

This webinar offers a comprehensive look at substantially equal periodic payments (also known as 72(t) payments). Information about the calculation methods and distribution rules for 72(t) payments will be discussed. In addition, participants will understand factors that IRA holders should consider before beginning payments.

IRA CONTRIBUTIONS – TUESDAY, SEPTEMBER 29, 2009 – 2:30 P.M.

This webinar covers both Traditional and Roth IRA contribution issues, including contribution deadlines, contribution limits, possible tax credits, and Traditional IRA deduction rules. Participating in this webinar will help prepare IRA professionals for the hectic IRA contribution season, which generally takes place between January 1 and April 15.

ROTH CONVERSION OPPORTUNITIES - WEDNESDAY, SEPTEMBER 9, 2009 - 2:00 P.M.

The Tax Increase Prevention and Reconciliation Act of 2005 (TIPRA), signed into law May 17, 2006, provides that the \$100,000 modified adjusted gross income (MAGI) limitation for Roth IRA conversion eligibility is repealed beginning **January 1, 2010**. Also to be repealed is the eligibility requirement that married individuals must file joint tax returns to be eligible to convert Traditional IRA assets to Roth IRA assets. Taxpayers who convert assets to Roth IRAs in 2010 will have the option to include the taxable amount in their gross income ratably over a two-year period, with the first year being 2011, instead of paying all the income tax in one year.

REGISTRATION INFORMATION

One registration fee per dial-in connection allows an unlimited number of participants to attend the webinar. Each webinar includes a workbook, PowerPoint® presentation, web conference access, and a question-and-answer session. One week before the webinar, you will receive an instructional email detailing connectivity and webinar functionality. As an attendee, you may access the archived webinar free of charge for 10 business days or you may purchase the recorded webinar on CD for \$100.

Individual webinars are \$295, per dial-in connection. Choose a package combination of webinars and save!

Package #1:	5 webinars Only \$1,255 Save \$220!
Package #2:	10 webinars Only \$2,525 Save \$425!
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TO REGISTER

- #1 Visit the training calendar at www.ascensus.com and register online.
- #2 Complete the Registration Order Form provided and fax to 218-825-5010.
- #3 Call an Ascensus Customer Service Representative at 800-346-3860, option 2.
- #4 Mail the completed Registration Order Form to the Education Department at Ascensus, P.O. Box 979, Brainerd, MN 56401.

Should you have any questions, please don't hesitate to contact the CBA.

Very truly yours,

COLLEEN E. CLANCY
Vice President

2009 Ascensus Webinar Registration/Order Form

Please check the box(es) of the webinar dates and/or CD(s) you have chosen.

Basic IRAs <input type="checkbox"/> October 1 <input type="checkbox"/> CD	72(t) Payments <input type="checkbox"/> September 24 <input type="checkbox"/> December 10 <input type="checkbox"/> CD	Individual(k) Plans <input type="checkbox"/> October 6 <input type="checkbox"/> CD
Conversions and Recharacterizations <input type="checkbox"/> September 17 <input type="checkbox"/> CD	Advanced HSAs <input type="checkbox"/> October 13 <input type="checkbox"/> CD	Introduction to 401(k) Plans <input type="checkbox"/> October 27 <input type="checkbox"/> CD
Direct Rollovers and Other Portability Issues <input type="checkbox"/> September 10 <input type="checkbox"/> December 8 <input type="checkbox"/> CD	Comparing Roth and Traditional IRAs <input type="checkbox"/> CD	Introduction to Qualified Retirement Plans <input type="checkbox"/> September 3 <input type="checkbox"/> CD
Establishing and Amending IRAs <input type="checkbox"/> November 10 <input type="checkbox"/> CD	Conducting Your Own Compliance Audit <input type="checkbox"/> CD	Introduction to Qualified Retirement Plan Distributions <input type="checkbox"/> CD
HSA Basics <input type="checkbox"/> October 22 <input type="checkbox"/> CD	Coverdell Education Savings Accounts <input type="checkbox"/> CD	SIMPLE Plans <input type="checkbox"/> September 22 <input type="checkbox"/> CD
IRA Beneficiary Distributions <input type="checkbox"/> November 5 <input type="checkbox"/> CD	Handling IRA Legal Issues <input type="checkbox"/> September 15 <input type="checkbox"/> CD	Selecting the Best 401(k) Design <input type="checkbox"/> August 20 <input type="checkbox"/> CD
IRA Contributions <input type="checkbox"/> September 29 <input type="checkbox"/> CD	IRA Excess Contributions <input type="checkbox"/> October 1 <input type="checkbox"/> CD	SEP Plans <input type="checkbox"/> CD
IRA Frontline Fundamentals – Part 1 <input type="checkbox"/> October 15 <input type="checkbox"/> CD	IRA Reporting <input type="checkbox"/> November 3 <input type="checkbox"/> November 19 <input type="checkbox"/> CD	403(b) Plans <input type="checkbox"/> August 25 <input type="checkbox"/> CD
IRA Frontline Fundamentals – Part 2 <input type="checkbox"/> October 20 <input type="checkbox"/> CD	Understanding and Processing Transfers and Rollovers <input type="checkbox"/> CD	Amending and Restating Qualified Plans for EGTRRA <input type="checkbox"/> August 27 <input type="checkbox"/> CD
IRA Required Minimum Distributions <input type="checkbox"/> December 3 <input type="checkbox"/> CD		QRP Beneficiary Rollovers to Inherited IRAs <input type="checkbox"/> CD
Roth IRA Distributions <input type="checkbox"/> November 17 <input type="checkbox"/> CD		Roth 401(k)/403(b) Provisions <input type="checkbox"/> December 1 <input type="checkbox"/> CD
Traditional IRA Distributions <input type="checkbox"/> August 20 <input type="checkbox"/> CD		Retirement Distribution and Income Planning <input type="checkbox"/> CD
Withholding <input type="checkbox"/> October 8 <input type="checkbox"/> CD	Roth Conversion Opportunities <input type="checkbox"/> September 9	

Name of Webinar Attendee _____

Email (required) _____

Client No. (from mailing label, required) _____ Source Code 436

Organization _____

Street Address _____ (We cannot ship to a P.O. Box.)

City _____ State _____ Zip _____

Phone (_____) _____ # of Webinars _____ # of CDs _____ Package #1 (5) Package #2 (10) Certification Package (22)

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