



GENERAL BULLETIN

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BANKERS
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2009 – 178

September 17, 2009

SENT TO:

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+, Branch
Retirement Specialists

RE: Ascensus Retirement Plans Webinar Schedule For October

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.

OCTOBER SCHEDULE

IRA EXCESS CONTRIBUTIONS – THURSDAY, OCTOBER 1, 2009 – 12:00 P.M.

Trying to correct excess IRA contributions can intimidate even the most seasoned IRA professional. This webinar teaches participants about the correction process, including how to calculate net income attributable (NIA). After participating in this webinar, IRA professionals will feel more confident in correcting and reporting IRA excess contributions.

BASIC IRAS – THURSDAY, OCTOBER 1, 2009 – 2:30 P.M.

Individuals new to the retirement plan industry will learn about the fundamentals of Traditional and Roth IRAs. This webinar also provides information on the new portability rules associated with rollovers between employer-sponsored retirement plans and IRAs.

INDIVIDUAL(k) PLANS – TUESDAY, OCTOBER 6, 2009 – 12:00 P.M.

With the addition of the Roth 401(k) component and improved portability rules created by PPA, Individual(k) plans have become even more popular with small business owners. This webinar provides a thorough review of Individual(k) plan benefits, contribution types, and limits available for sole proprietors, partnerships, and corporations. Participants will also learn how to compare the maximum Individual(k) contribution amount with the maximum amounts allowed under SEP and SIMPLE IRA plans.

WITHHOLDING – THURSDAY, OCTOBER 8, 2009 – 2:30 P.M.

Withholding is a major compliance issue for many financial organizations. This comprehensive webinar delves into the details of income tax withholding on Traditional, Roth, and SIMPLE IRA distributions. Some of the major topics covered in this webinar

relate to the withholding notice and election requirements, paying withheld taxes to the IRS, and the withholding requirements for resident and nonresident aliens.

ADVANCED HSAs – TUESDAY, OCTOBER 13, 2009 – 2:30 P.M.

Health savings accounts continue to be a hot product in the financial services industry. This webinar includes the most current information on HSAs, including information on HSA contribution limits, comparability rules for employer contributions, and distribution reporting requirements.

IRA FRONTLINE FUNDAMENTALS – PART 1 AND PART 2

This two-part webinar is perfect for individuals who interact daily with clients on a variety of financial matters. This webinar teaches attendees how to create new business opportunities by providing IRA-related information during their daily client interactions. *IRA Fundamentals for Frontline Personnel* is well suited for financial organizations that have a staff of IRA experts, but also need their frontline staff to have a basic understanding of IRAs to improve their client service. This also is an excellent training tool for branch personnel.

PART 1 – THURSDAY, OCTOBER 15, 2009 – 2:30 P.M.

Part 1 focuses on accumulating retirement savings and annual contribution rules for Traditional and Roth IRAs.

PART 2 – TUESDAY, OCTOBER 20, 2009 – 12:00 P.M.

Part 2 focuses on preserving and distributing IRA assets. Topics include retirement plan portability, and understanding when IRA holders and beneficiaries must take required distributions.

HSA BASICS – THURSDAY, OCTOBER 22, 2009 – 12:00 P.M.

This webinar is perfect for financial organizations just entering the health savings account (HSA) market. Participants get an overview of HSAs, including required documentation, contribution limits, HSA eligibility requirements, and the difference between qualified and nonqualified HSA distributions.

INTRODUCTION TO 401(k) PLANS – TUESDAY, OCTOBER 27, 2009 – 2:30 P.M.

This webinar is designed for individuals new to the 401(k) product. Attendees will learn about the fundamental concepts underlying cash or deferred arrangements (CODAs), basic nondiscrimination testing, and contribution limits. This webinar also includes an overview of 401(k) plan distributions and reporting requirements.

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!
Certification Package:	22 webinars Only \$4,582 Save \$1,908!

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"/> 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"/> December 8 <input type="checkbox"/> CD	Comparing Roth and Traditional IRAs <input type="checkbox"/> CD	Introduction to Qualified Retirement Plans <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"/> CD	Selecting the Best 401(k) Design <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"/> 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"/> 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"/> CD		Retirement Distribution and Income Planning <input type="checkbox"/> CD
Withholding <input type="checkbox"/> October 8 <input type="checkbox"/> CD		

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)

Please Invoice Me Payment Enclosed Amount Enclosed \$ _____

Sales tax may be applicable, either now or in the future, to the products or services provided by Ascensus under the terms of this agreement, and such sales tax will be in addition to the fees set forth herein. Refund policy – If you cancel two days before the date of your webinar, Ascensus will issue a credit (less a \$35 processing fee), that you may apply to another Ascensus webinar within the next 12-month period.