



GENERAL BULLETIN

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

SENT TO:

2010 – 7

January 21, 2010

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

CEO, CEO+
Associate Member
Retirement Specialist

RE: **IRA Essentials 2010 Seminar**

We are pleased to announce a one-day workshop, **IRA Essentials 2010 Seminar**, to be held on Tuesday, March 2, 2010 at the Crowne Plaza Hotel, Cromwell, CT.

Seminar Highlights

Each year, thousands of IRA professionals attend this seminar to enhance their knowledge of Traditional and Roth IRAs—including the latest information on IRA portability, beneficiary, and reporting rules. Experienced instructors use classroom instruction, multimedia presentations, and real-life examples to create an ideal learning environment for attendees. This seminar was designed to teach IRA fundamentals to individuals who are new to the retirement industry or who need a general IRA refresher. Although the **IRA Essentials 2010 Seminar** is an introductory course, instructors will assist attendees with more advanced questions.

Course Topics

Roth and Traditional IRA Plan Establishment

- Documentation requirements
- Plan agreements and disclosure statements

Contributions

- Eligibility requirements
- Distinction between eligibility and deductibility

Moving IRA Assets

- Rollovers, transfers, conversions, and recharacterizations
- Transaction forms
- Step-by-step procedures

Roth and Traditional IRA Distributions

- Required minimum distributions (RMDs)
- Roth IRA distribution rules
- Beneficiary distributions

Required Reporting

- Importance of accurately completing transaction forms
- Reporting deadlines

Course Benefits

After attending this seminar, you will:

- Understand the IRA establishment process
- Know how to select and complete appropriate forms for IRA transactions
- Recall the contribution limits for Traditional and Roth IRAs
- Realize the role you should (and should not) play when accepting IRA contributions
- Understand how to process IRA distributions
- Recognize the types of reports you must submit to the IRA holder and to the IRS
- Know the pertinent information you must include on required reports

Who Should Attend

You should attend this seminar if you need to learn the basic rules that govern Traditional and Roth IRAs, or need an updated, general refresher on IRA rules.

Instructor

Frank LaLoggia coordinates and conducts pension and financial seminars and training programs throughout the United States. With 31 years of experience in the employee benefits area, and in great demand as a speaker, he continues to educate and enthusiastically train pension professionals at all levels of expertise. Frank is a graduate of Northeastern University's Deferred Compensation Program, and is the past chairman of The New York State Savings Bank Association's Committee on Pension Trust Services. Before establishing his own firm, he was president of PM&F Services, a national pension consulting firm.

Continuing Education Credits

The Connecticut Bankers Association has applied to the State of Connecticut Insurance Department to obtain Continuing Education Credits for this program.

Registration

The **IRA Essentials 2010 Seminar** will be held on Tuesday, March 2, 2010 at the Crowne Plaza Hotel, Cromwell, CT from 8:30 a.m. - 4:30 p.m. The enclosed registration form should be completed and returned to the Association office no later than Thursday, February 25, 2010. You may fax your registration prior to the deadline (860.677.5066). All fax registrants will be billed regardless of their attendance.

The fee is outlined on the attached registration form and includes all program materials, luncheon, refreshments and applicable State sales tax. Should you have any questions regarding the program or registration procedures, please don't hesitate to contact me at the Association office.

Inclement Weather Policy

While we do not know if weather will impact this program, you may check on the status of this program by simply visiting the CBA website www.ctbank.com. When at the site, click the **seminar status button** located at the bottom of the page.

Sincerely,

COLLEEN E. CLANCY
Vice President

CONNECTICUT BANKERS ASSOCIATION MEETING REGISTRATION FORM

10 Waterside Drive, Farmington, CT 06032-3083
Telephone: (860) 677-5060 Fax: (860) 677-5066



TITLE: IRA Essentials 2010 Seminar
DATE: Tuesday, March 2, 2010
REGISTRATION TIME: 8:15 a.m.
PROGRAM TIME: 8:30 a.m. - 4:30 p.m.
LOCATION: Crowne Plaza Hotel, Cromwell, CT
REGISTRATION DEADLINE: Thursday, February 25, 2010

<u>NAME (please print)</u>	<u>TITLE</u>	<u>BADGE NAME</u>	<u>EMAIL*</u>
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Company: _____
 Address: _____
 Completed by: _____ Phone: _____ E-mail: _____

REGISTRATION FEES	REGISTRATION
<p>\$255.00/person x ____ Person(s) = \$ _____</p> <p>*Confirmation sent if Email address is provided above.</p>	<p>All fax registrants will be billed regardless of their attendance.</p> <p>The fee includes all program materials, luncheon, refreshments and applicable State sales tax.</p> <p>Registration fees are determined by the CBA and are non-negotiable.</p>

Please select method of payment: Check Visa MasterCard American Express

Card Number: _____ Exp. Date: _____

Security Code: _____ (3 digits on back of card) Amount: \$ _____

Billing Address: _____

City/State/Zip: _____

Cardholder Signature: _____

~~ Please make checks payable to: Connecticut Bankers Association ~~

REFUND/CANCELLATION POLICY

- REFUNDS:** No refunds will be made for cancellations received within two business days of the program.
- CANCELLATIONS:** A \$25.00 per person cancellation fee will be charged.
- SUBSTITUTIONS:** Registrants may send a substitute to the program without loss of program fees. Please call in advance whenever possible.
- NON-ATTENDEES:** Registrants who do not attend the scheduled program will not receive a refund of program fees, but may request program materials.

DIRECTIONS TO THE CROWNE PLAZA, CROMWELL (860) 635-2000

- From Hartford:** I-91 South to Exit 21. Left at end of ramp. After first light, hotel located immediately on left.
- From New Haven:** I-91 North to Exit 21. Left at end of ramp. Hotel located immediately on left.
- From Waterbury/ Danbury:** I-84 East to Route 691 East. Follow to I-91 North to Exit 21. Left at end of ramp. Hotel immediately on left.
- From New Britain:** Route 72 East/Route 9 South to Route 372 East (Berlin/Cromwell). Hotel located approximately 4 miles on left.