CBA

CONNECTICUT
BANKERS
ASSOCIATION
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Farmington, CT 06032-3083
(860) 677-5060
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GENERAL BULLETIN

SENT TO:

2010 – 8

January 21, 2010

CEO, CEO+
Associate Member,
Compliance, Retirement
Specialist

TO THE CHIEF EXECUTIVE OFFICER
OR INDIVIDUAL ADDRESSED

RE: **IRA Advanced 2010 Seminar**

We are pleased to announce a one-day workshop, **IRA Advanced 2010 Seminar**, to be held on Wednesday, March 3, 2010 at the Crowne Plaza Hotel, Cromwell, CT.

Seminar Highlights

As the first decade of a new century comes to a close, more of us face an uncertain future than ever before. The changing landscape of our employment, retirement, and taxation continues to occupy much of our thoughts and activities as we move closer to a new decade. Has your IRA department adapted to these economic changes and trends? This course explores distribution and income planning options for IRA holders and their beneficiaries as they approach retirement. For example, the Roth IRA will be available for the first time to a new group of previously ineligible individuals. How will this new option affect their plans for the future? The baby boomers are beginning to distribute their long-saved retirement assets. How will they maximize those assets and how will they pass on those assets to their loved ones? Learn the answers to these questions and more by attending this dynamic seminar.

Course Topics

Service Enhancement Opportunities

- Understand the new opportunity for high-income, high net-worth individuals to use Roth IRAs
- Review employer-sponsored retirement plan-to-Roth IRA rollover rules
- Discover how being proficient in recharacterizing contributions may enhance the services you provide to your IRA holders
- Identify excess contributions and solutions for correcting them while maintaining asset retention

Required Minimum Distributions

- Review current RMD rules
- Understand the historical perspective
- Discuss what the future may hold

Beneficiary Issues

- Learn the nuances between inherited IRAs and subaccounts and the different beneficiary options
- Discuss minors as beneficiaries
- Explore trusts and estates as beneficiaries, including qualified/nonqualified trusts and special treatment under private letter rulings
- Understand the rules and reasons for disclaiming inherited IRA assets

Reporting Requirements

- Know (and love?) the new Form 5498
- Become an expert at year-of-death reporting
- Lose your fear of reporting corrections
- Understand the reports required for account holders

Who Should Attend

- IRA administrators, personal bankers, and member services personnel who have a working knowledge of basic IRA operations and wish to expand upon their expertise and provide enhanced customer service
- Those who want to understand how an IRA may do more than provide retirement income if faced with unexpected opportunities or challenges
- Financial professionals who recognize that a Roth IRA can provide flexibility in retirement planning and distribution options
- Seasoned IRA professionals who may need to recharge their IRA batteries to understand and explain the latest IRA features
- Compliance personnel with procedural oversight of IRA policies and practices
- Support personnel responsible for promotional materials (both printed and electronic) that describe the services provided by their organization

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 Advanced 2010 Seminar** will be held on Wednesday, March 3, 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 Advanced 2010 Seminar**
DATE:	**Wednesday, March 3, 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**

NAME (please print)	TITLE	BADGE NAME	EMAIL*
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Company: ____

Address: ____

Completed by: ____________________ Phone:______________ E-mail:____________________

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

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.