# IRA Advanced Seminar

September 24, 2025, 9 a.m. – 4 p.m.
$395 per person
Unified Technologies Training Room
11500 Blankenbaker Access Drive, Louisville

*Advanced IRAs* builds on the attendees' basic IRA knowledge to address some of the more complex IRA issues that their financial organizations may handle. This is an advanced session; previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

### Regulatory Changes

- Discuss the upcoming IRA amendment date
- Describe 529 plan-to-Roth IRA rollovers
- Explain the rules for Roth simplified employee pension (SEP) IRAs and Roth savings incentive match plan for Employees of small employers (SIMPLE) IRAs
- Recognize the increased contribution limits for SIMPLE IRA plans
- Understand the new early distribution penalty tax exceptions created by SECURE 2.0
- Discuss the new electronic reporting requirements

### Required Minimum Distributions

- Calculate a required minimum distribution (RMD)
- Discuss the RMD rules
- Explain the RMD reporting requirements

### Beneficiary Options

- Describe beneficiary distribution options when an IRA owner dies on or after January 1, 2020
- Recognize the differences for the various beneficiary types

### Advanced Portability

- Identify the types of plan assets that are eligible for rollover
- Compare the difference between retirement plan rollovers to Traditional and Roth IRAs
- Explain the result of violating the portability rules
- Understand a Roth IRA conversion

### IRA Excess Contributions

- Define an excess contribution
- Identify excess contribution correction methods
- Describe a recharacterization
- Calculate net income attributable (NIA)
- Explain the possible taxes and penalty taxes for excess contributions
- Describe reporting for excess contribution and recharacterizations

### Who Should Attend

You should attend this seminar if you are

- an IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and are looking to expand your expertise and provide enhanced customer service;
- a financial professional who recognizes that IRAs play an integral role in retirement planning;
- a compliance specialist with procedural oversight of IRA policies and practices; or
- support personnel responsible for promotional materials that describe the services provided by your financial organization.

### Speaker

A consultant at Ascensus with the ERISA Compliance Department will lead this training. Ascensus helps people save for what matters – retirement, education, and healthcare.

With nearly 40 years of experience, the firm offers tailored solutions that meet the needs of financial institutions, state governments, financial professionals, employers, and individuals.

# IRA Advanced Seminar

## Cancellation Policy

Cancellations received more than 30 days prior to the event will receive a full refund. Cancellations received between 29 days and 10 days prior to the event will be charged a $50 processing fee. There will be no refund for cancellations received less than 10 days prior to the event. Substitutions are always welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

## Questions

Please contact Jamie Hampton at jhampton@kybanks.com or (502) 582-2453. For a complete listing of KBA programs, or to register online, please visit www.kybanks.com. Dress is casual, please bring a jacket or sweater to ensure your comfort. Registration begins after 8:30 a.m. and breakfast will be available.

**Foundations of Banking School**
**December 2025**
**Louisville**

The Foundations of Banking School curriculum "walks" the banker through the bank using the balance sheet and income statement as the guides for understanding bank profitability. Several additional components have been added to the curriculum to enhance an individual's grasp of the material and to strengthen their ability to interact and relate to their peers, employer and the organization. This innovative curriculum was developed especially for Kentucky bankers.

For more details or online registration go to **www.kybanks.com**.

---

KBA EDUCATION ALLIANCE

## Registration Form

**IRA Advanced Seminar**
**September 24, 2025, Louisville**
**$395 per person** **(PDF)**

*Please copy this form for additional registrations.*

REGISTRANT ____________ TITLE ____________

BANK ____________

MAILING ADDRESS ____________

CITY STATE ZIP ____________

PHONE ____________ FAX ____________

EMAIL (REQUIRED FOR REMINDER) ____________

SPECIAL ASSISTANCE / DIETARY NEEDS ____________

**Please send registration to:**
**Kentucky Bankers Association**
**600 West Main Street, Suite 400, Louisville, KY 40202**
**Scan and email registrations to jhampton@kybanks.com**

**Method of Payment**

- ☐ Send invoice
- ☐ My check for $__________ is enclosed.
- ☐ Please charge my credit card $______ as noted below.
  - ☐ Visa ☐ MasterCard
  - ☐ Discover ☐ AmEx

CARD NUMBER ____________

EXPIRATION DATE ____________

CARDHOLDER NAME ____________

CARDHOLDER'S SIGNATURE ____________

SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) ____________