



IRA Essentials Seminar

September 29, 2026, 9 a.m. – 4 p.m.

\$395 per person

Kentucky Society of CPAs

1735 Alliant Avenue, Louisville

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed. **Attendees should bring a hand-held calculator.**

In Introduction and Establishing IRAs

- Identify the tax advantages of Traditional and Roth IRAs
- Summarize the IRA opening document requirements
- Explain the difference between primary and contingent beneficiaries

IRA Funding

- Compare and contrast Traditional and Roth IRA eligibility requirements
- Explain the regular contribution limit
- Distinguish the regular contribution deadline
- State the rules for prior-year contributions
- Discuss the regular contribution reporting deadlines

IRA Distributions

- Identify federal income tax withholding requirements
- Recognize the exceptions to the early distribution penalty tax
- Summarize the tax consequences of Traditional and Roth IRA distributions
- Define a required minimum distribution (RMD) and the required beginning date (RBD)
- Discuss the distribution reporting deadlines

IRA Portability

- Differentiate between a rollover and a transfer
- Distinguish between direct and indirect rollovers between IRAs and employer-sponsored retirement plans

Who Should Attend

You should attend this seminar if you

- need to learn the basics of Traditional and Roth IRAs or
- want an updated, refresher on IRA rules.

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.

Ascensus supports more than 105,000 retirement plans, more than 4 million 529 education savings accounts, and a growing number of ABLE savings accounts. It also administers more than 1 million IRAs, 582,000 consumer-directed health (CDH) plans. As of September 30, 2019, Ascensus had more than \$261 billion in total assets under administration.

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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 2026 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.



Registration Form

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September 29, 2026, Louisville

\$395 per person (PDF)

Please copy this form for additional registrations.

REGISTRANT _____	TITLE _____	Method of Payment <input type="checkbox"/> Send invoice <input type="checkbox"/> My check for \$ _____ is enclosed. <input type="checkbox"/> Please charge my credit card \$ _____ as noted below. <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover <input type="checkbox"/> AmEx CARD NUMBER _____ EXPIRATION DATE _____ CARDHOLDER NAME _____ CARDHOLDER'S SIGNATURE _____ SEC CODE NUMBER (3 DIGITS ON BACK OF CARD) _____
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		