



IRA Advanced Seminar

September 30, 2026, 9 a.m. – 4 p.m.

\$395 per person

Kentucky Society of CPAs

1735 Alliant Avenue, 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.

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

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

IRA Beneficiary Workshop – Applying the Options

- Describe the distributions options available to beneficiaries under the current rules and regulations
- Apply existing guidance to different beneficiary case studies
- Analyze complex beneficiary scenarios

Handling Complex IRA Death Claims

- Identify complex beneficiary issues
- Explain the procedures for handling complex beneficiary issues

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.

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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

IRA Advanced Seminar

September 30, 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		