

REASONS TO ATTEND

- Cost effective: you cannot afford to have your IRA people uninformed.
- A great opportunity for a new employee to learn the A to Z about IRA's.
- Most comprehensive program to get an inexperienced person up to speed.
- Keep the experienced personnel current and up-to-date on IRA's.

TIME: 8:00 AM - 8:30 AM Welcome and Walk-in Registration (Monday)
8:30 AM - 4:45 PM Seminar (Monday-Wednesday)

COST: 1-2 Attendee \$625
3-4 Attendees \$575 each

Fee includes:

- Seminar, textbooks and handouts
- Morning and afternoon breaks
- Soft drinks, coffee, fruit, rolls and cookies
- Lunch on all 3 days

**Convince a
colleague from
another
financial
institution to
attend with you
and earn a \$50
gift card for
yourself.**

REGISTRATION FORM

Name: _____

Email: _____

Financial Institution: _____

Address: _____

City/State/Zip: _____

Telephone: (Work) _____ (Cell) _____ (Fax) _____

Check Enclosed: Yes No To Be Invoiced: Yes No

Other Attendees Names: _____

SEND REGISTRATION TO:

JM Consultants
Michael Nelson
6930 Glory Road, Baxter, MN 56425
218.831.1858
m88nelson@hotmail.com



HOTEL INFORMATION

The Orleans Hotel & Casino
Reservations: 1.800.675.3267
Group Code: A9JMC02

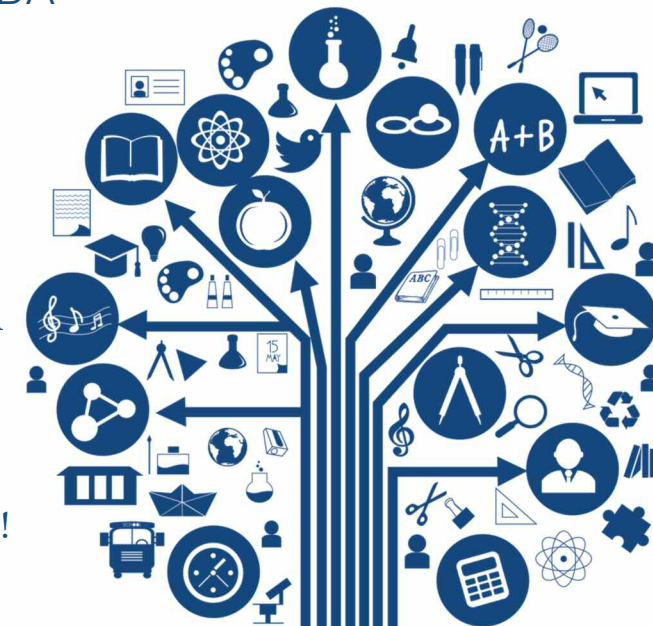
Register online at www.jmcmnelson.com

IRA SCHOOL

FEBRUARY 4, 5, 6, 2019 · LAS VEGAS, NEVADA

In this three day comprehensive school you will learn what you must, want and need to know about:

- Traditional IRA • Roth IRA • SEP IRA • Simple IRA
- Health Savings Accounts • New Case Problems
- Use of your IRA Vendor Forms
- Marketing / Customer Service Ideas - Opportunities!
- New and Proposed IRA Legislations
- • New Comprehensive Presentation of Death Distributions



Instructor:

Michael Nelson, JM Consultants

- Exclusive IRA Training Provider for Massachusetts Bankers Association
- Exclusive IRA Training Provider for Missouri Bankers Association
- Exclusive IRA Training Provider for South Dakota Bankers Association
- 8 Years Instructor / Consultant: Colin W. Fritz & Associates, Washington
- 2 Years Instructor / Program Director: Universal Pensions (Now ASCENSUS)
- 10 Years Owner / Instructor: JM Consultants
- 13 Years Sales & Marketing Instructor: Central Lakes College
- 25+ Years of Coaching Basketball from youth to community college age

Mr. Nelson has 40 years of teaching experience with over 25 years of experience in the financial services industry.

HIGHLIGHTS

- New Rollover Rule
- Amendments Are Needed
- Same Sex Rule
- Moving Money
- Death Distributions
- Reporting Changes

Your customers are counting on you to understand

AGENDA

- Day 1: Legislative Update: Changes and Proposed Changes
Plan Agreement (Changed October, 2016)
Amendments (Required vs Suggested) **NEEDED!**
Beneficiaries (Expanded coverage explanation including estates, trusts and wills)
Contribution Rules
Transfers vs Rollovers
Direct Rollovers vs Indirect Rollovers
5498 Reporting Changes
Fiduciary Responsibility
- Day 2: Distributions: Pre-59 1/2 Exceptions
RMD's: Post 70 1/2 Distributions
Beneficiaries Election Options / Taxation / Reporting
Trust Beneficiaries (New)
Roth IRA with Distributions
Conversions (Rules, Taxation, Plus Reasons Why)
Prohibited Transactions
Taxation (Deductibility vs. Non-Deductibility)
- Day 3: Excess Contributions
Recharacterizations
SEP-IRA
SIMPLE-IRA
Self-Directed IRA's
Reporting Rules: 5498's and 1099- R's
How to Correct 5498's and 1099-R's
Updated Health Savings Accounts

Customize Your Class

Please email your questions or additional topics prior to the seminar to m88nelson@hotmail.com
We would like everyone to bring their vendors IRA forms to class.

TOPICS INCLUDE

- Overview of IRA's
- Plan Agreement and **Amendment** Changes
- Procedures to Establish IRA's
- Self-Directed IRA's
- Prohibited Transactions
- Setting Up and Organizing Your Files and File Compliance
- Contribution Rules
- Pre 59 1/2 Penalty Tax Exceptions
- Savers Tax Credit
- Administering Distributions
- FDIC and Bankruptcy
- Substantially Equal Periodic Payments
- Transfers, Rollovers and Direct Rollovers
- Recharacterizations - Calculations / Reporting
- Excess Contributions - Calculations / Reporting
- Taxation of Distributions from the Traditional IRA and Roth IRA
- RMD Rules for Account Holders
- RMD Rules for Beneficiaries (Including Estates, Charity, Trusts)
- Conversions Rule Changes
- Reasons Why or Why Not to Convert
- Proposed Legislative Changes
- Audit Procedures with Audit Checklist
- Reporting Rule Changes
- SEP IRA's
- Simple IRA's
- Health Savings Accounts (Wednesday PM - 2+ Hours)

MANUALS

- Most Up-To-Date in Marketplace - January 2019 Edition
- Easy to Read
- Comprehensive
- IRA Reference Manual
- Reporting/Compliance Manual
- Health Savings Manual

A Review of the Many New and Proposed IRA Changes

New/Update! Need to review:

- * 60 day / 1 per 12 month rollover rule
- * Moving non-deductible dollars
- * D.O.L. Fiduciary Responsibility
- * Qualified Charitable Distributions
- * New 60 Day Waiver Claim Exceptions
- * Options to Handle a Second Rollover in a 12 Month Period

Proposals!

- * Allowing 60 day rollover of inherited IRA money
- * Allow RMDs to be converted to a Roth
- * Updating the life expectancy tables
- * Disallowing life expectancy beneficiary option
- * Eliminating income limits for a Roth