

DAY ONE

Breakfast / Registration**8:00 am – 8:45 am****Session One****8:45 am – 10:15 am**

Navigating the SECURE Act / Planning for the End of the Stretch IRA / 3 Beneficiary Categories / Eligible Designated Beneficiaries (EDBs) – Who Qualifies?

- Introduction and Program Overview
- SECURE Act – Summary of Key Changes
- Retirement Plan Contribution Limits
- The End of the Stretch IRA – SECURE Act Planning Solutions
- 3 Beneficiary Categories Under the SECURE Act
- Eligible Designated Beneficiaries (EDBs) – Who Qualifies?

Break**10:15 am – 10:45 am****Session Two****10:45 am – 12:00 noon**

SECURE Act Impact on Stretch IRAs / How Post-Death Payout Rules Will Work / Practice Examples / Beneficiary Forms / Custodial Document Checklist

- SECURE Act – How Post-Death Payouts Will Work
- Practice Examples – Post-Death Payouts Based on the Type of Beneficiary
- Why Most Beneficiaries Overpay Their Taxes
- Common Mistakes in Setting up Inherited IRAs
- IRA Beneficiary Form Mistakes That Wipe out Inheritances
- How to Use the IRA Beneficiary Form to Build Referrals
- IRA Beneficiary Selection
- What to Look for in IRA Custodial Documents
- IRA Custodial Document Checklist – One Dozen Questions Advisors Must Ask

Lunch**12:00 noon – 1:00 pm****Session Three****1:00 pm – 2:45 pm**

25 IRA Rules You Must Know (Part One)

- 25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part One)

Highlights include:

- IRA Distribution Basics
- Aggregating Distributions
- Year-of-Death Distribution – Who Takes It?
- IRAs Don't Generally Pass Through Wills
- Two Different 5-Year Rules for Roth IRAs
- SEP and SIMPLE IRA Confusion
- Qualified Domestic Relations Orders (QDROs) Do *Not* Apply to IRAs
- A Non-Spouse Beneficiary Cannot do a Rollover
- The 10% Penalty Exceptions

Break**2:45 pm – 3:15 pm****Session Four****3:15 pm – 5:00 pm**

25 IRA Rules You Must Know (Part Two)

- 25 IRA Rules You Must Know and How to Capitalize on Them, Including New Rules Under the SECURE Act (Part Two)

Highlights include:

- Splitting IRAs
- No Deadline for a Spousal Rollover
- 20% Withholding Tax Rule
- Eligible Rollover Distributions (ERDs)
- Tax Breaks for IRA and Plan Beneficiaries
- Rollover or Transfer? – 60-Day Rollover Relief
- Roth IRA Beneficiaries Must Take RMDs
- Correcting Excess IRA Contributions

Optional Session**5:15 pm – 5:45 pm**

Path to Building a Successful Advisory Practice Presented by Brookstone Capital Management Cocktail Reception to Follow

DAY TWO

Breakfast**7:30 am – 9:00 am****Optional Session****8:00 am – 8:45 am**

Learn More About Ed Slott's Elite IRA Advisor GroupSM

Session One**9:00 am – 10:15 am**

Roth Conversion Planning / 3 Roth Conversion Questions You Need to Ask / Estate Planning with Roth IRAs / Roth 401(k) Rules / IRA Update – The Latest IRA Changes, Rulings and Cases

- Roth IRA Tax Planning After the SECURE Act
- The 3 Questions to Ask in Every Roth Conversion Evaluation
- Who Should and Who Should Not Convert
- Estate Planning with Roth IRAs
- Roth Conversions from Company Plans
- Roth 401(k), Roth 403(b), and Roth 457(b) Contribution and Distribution Rules
- IRA Update: The Latest IRA Tax Law Changes, Including the SECURE Act, New Tax Strategies, Rulings, Court Cases and Planning Opportunities

Break**10:15 am – 10:45 am****Session Two****10:45 am – 12:00 noon**

Naming Trusts as IRA Beneficiaries...Everything You Need to Know / SECURE Act Effect on IRA Trust Planning / Latest IRA Trust Rulings and Planning Strategies

- Separate Account Rules for Multiple IRA Beneficiaries - Splitting IRAs
- Naming Trusts as IRA Beneficiaries – The SECURE Act Impact and Why Most IRA Trusts Won't Work Anymore!
- Conduit Trusts vs. Accumulation Trusts
- How to Determine RMDs When a Trust is the IRA Beneficiary
- Avoid Major IRA Trust Mistakes That Most Other Advisors Make Routinely
- The Latest IRA Trust Rulings
- 10-Point IRA Trust Checklist

Lunch**12:00 noon – 1:00 pm****Session Three****1:00 pm – 2:45 pm**

How to Use the SECURE Act to Attract Large IRA Rollover Clients / Advising Clients on Key Rollover Decisions

- How to Use the SECURE Act to Attract Large IRA Rollover Clients
- Advising Clients on Key Rollover Decisions
- Net Unrealized Appreciation (NUA) Rules and Strategies for Employer Stock
- 5 NUA Mistakes You Cannot Afford to Make
- 72(t) Rules for Early IRA and Plan Distributions
- 72(t) IRS Rulings and Court Cases

Break**2:45 pm – 3:15 pm****Session Four****3:15 pm – 5:00 pm**

The Missing Estate Plan / IRA Estate Planning Strategies After the SECURE Act / Life Insurance Planning with IRAs

- The Missing IRA Estate Plan...Means More Money for YOU
- IRA Estate Planning Strategies – New Strategies After the SECURE Act
- How to Plan for Estate Tax Uncertainty
- Use of Life Insurance to Protect IRA Values – SECURE Act Impact
- IRA Strategies to Increase Your Insurance and Annuity Sales
- Planning for State Estate Taxes
- The 2 Biggest Tax Breaks in the Tax Code and How to Make Sure Your Clients Get Them – Creating the Perfect IRA Estate Plan

IMPORTANT: In order to receive CE credits, you must be present from 8:30 am to 5:30 pm on both days.