



Ed Slott and Company's Exclusive 2-Day IRA Workshop

# INSTANT IRA SUCCESS

FEBRUARY 20-21, 2025 | ORLANDO, FL



Featuring the latest retirement tax law changes, including the **NEW SECURE Act 2.0** and the latest RMD rules *in effect now and beyond!*

“If you're looking to 'up your game' in the financial services business as an advisor, Ed Slott dials in the most recent legislative and tax changes to move you to 'HERO' status.”

— Sarah Schmitz, Parker, CO



Take Home a 400+ Page Reference Manual!  
“This manual is a goldmine!”

—Ken Friedman, Jacksonville Beach, FL



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To register or learn more visit: [irahelp.com/2-day](http://irahelp.com/2-day) Call: 800-663-1340 Email: [info@irahelp.com](mailto:info@irahelp.com)

Join the Retirement Planning Conversation







## ESSENTIAL UPDATES: IRS FINALIZES (& PROPOSES) NEW RMD REGULATIONS

More than four years after the SECURE Act took effect upending many long-standing retirement rules, the **IRS has finally released its long-anticipated final regulations** providing new clarity on these complex tax rules—*plus, proposed regulations for SECURE Act 2.0!* These significant changes are crucial for all advisors to understand and discuss with clients *now!*



## NAVIGATE ROLLOVER ADVICE

New DOL fiduciary rules with exactly 300 references to IRA rollover advice have also been finalized in 2024 raising the bar for any advisor touching retirement accounts—**learn the exact process needed to navigate critical rollover decisions with clients.**



## GAIN EXCLUSIVE KNOWLEDGE & ACCESS

Get direct access to America's IRA Experts, valued for being the nation's leading source of accurate, timely IRA expertise. You will have the latest training and strategies at your fingertips to have high-value conversations with your key contacts.

# HELP YOUR CLIENTS TAKE FINANCIAL CONTROL, AVOID UNNECESSARY TAXES AND COMBAT THE LATEST THREATS TO THEIR RETIREMENT SAVINGS

**N**avigating the latest retirement planning pitfalls is more challenging than ever before. Stock market volatility, fluctuating interest rates, changing tax laws, and political shifts, add layers of complexity to your clients' financial futures. Staying ahead of these changes is crucial to protect your clients' legacies and ensure their financial security.

The SECURE Act, SECURE 2.0, and recent IRS regulations have recently introduced significant new complexities to retirement account planning. These latest regulations, spanning nearly 300 pages, bring new challenges and opportunities that advisors must navigate.

## Highlights of key recent changes include:

- **Final SECURE Act regulations:** The shocking final decision on the 10-year RMD rule for inherited IRAs and new rules for IRA trust beneficiaries.
- **New proposed SECURE 2.0 regulations:** A new, expanded uniform lifetime table for spouse beneficiaries and a **costly and surprising tax trap** for surviving spouses.
- **Limited-time tax-planning opportunities for high-income clients,** allowing them to make plan catch-up contributions and maximize their tax deductions.
- **Expiring tax breaks creating planning urgency with low tax rates set to increase after 2025—the clock is ticking for high-value planning with your clients!**

## Why Attend?

**These new rules impact virtually every client with an IRA or retirement plan.**

Help your clients have more, keep more, and make it last with up-to-the-minute IRA education! Now is the time to gain a competitive advantage for both your clients and your business with advanced planning strategies.

As news continues to break, this live training will prepare you to answer the top questions from your clients, prospects, and centers of influence. After two days, you will be armed with immediately actionable intel to help your clients maximize their hard-earned retirement savings. **This is an event you cannot afford to miss!**

## Get focused. Get educated. Take action.

Join America's IRA Experts to take advantage of timely planning strategies, including:

- **The most-up-to-date IRA expertise,** including new opportunities and planning considerations stemming from the SECURE Act, the SECURE Act 2.0 and new RMD regulations
- **An action plan** to implement into your business immediately to protect your clients and prospects from avoidable (and costly) planning errors
- **A 400+ page manual** to keep and use as a practical reference guide
- **Continuing education credits**
- **Built-in Q&A time** with our team



## WHAT ATTENDEES ARE SAYING ABOUT TRAINING WITH AMERICA'S IRA EXPERTS

"Blown away with the information on how the SECURE Act has changed so much. Definitely will be going back to share with my colleagues that they must attend this training." —Patricia Soto, MD

"This workshop is a staple part of my annual education. Who knew learning about the tax laws and IRAs could be so much fun?! I feel incredibly confident in my ability to serve my clients to the highest degree due to the intensive training provided. I have lots of material to pull from for my own client trainings, presentations, one-on-ones, and so much more. Thank you, Ed Slott and team! You are irreplaceable and incredibly valuable!" —Tara Mettler, GA

"Ed's emphasis on the SECURE Act gives us the opportunity to be a massive resource for clients, in a time when clients are getting bad information left and right!" —Jaime Bell, NC

"Valuable information shared in a fun and informative way. Attending this conference was one of the best decisions I made – great spend of my time. I'm leaving with so many ideas and action items to take back to my firm and also discuss with clients!" —Barbara DiCostanzo, NJ

"No one else is focusing on these complex tax planning strategies. This conference focuses on real life success and failure stories as well as humor and concise charts

that allow you to take what you learn and apply it to your practice. This is my third time attending, and I have used the knowledge gained to identify errors made by accountants and attorneys, to correct them and benefit my clients." —Jill Muggler, KS

"This material is priceless in this changing regulatory financial environment. It made me more confident to meet with clients and other advisors regarding IRAs, 401ks, and trusts and will help me be more effective and efficient. It will help to acquire more clients and also serve current clients." —Denise Sowell, GA

# DAY ONE

# DAY TWO

The workshop will take place at Hyatt Regency Orlando Airport Hotel

## Breakfast / Registration

8:00 AM – 8:45 AM

## Session One

8:45 AM – 10:00 AM

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

- Introduction and Program Overview
- Retirement Plan Contribution Limits
- RMDs After the SECURE Act, SECURE 2.0 and What the New Final IRS RMD Rules Mean for Beneficiaries
- RMDs with the New IRS Life Expectancy Tables
- SECURE Act – Summary of Key Changes
- New! SECURE 2.0 Changes from IRS Proposed Regulations
- The End of the Stretch IRA – SECURE Act Planning Solutions
- 3 Beneficiary Categories under the SECURE Act
- Eligible Designated Beneficiaries (EDBs) – Who Qualifies?

## Break

10:00 AM – 10:15 AM

## Session Two

10:15 AM – 11:15 AM

*SECURE Act Impact on Stretch IRAs / How Post-Death Payout Rules Will Work / Practice Examples*

- SECURE Act - How Post-death Payouts Will Work
- Application of the 10-year payout rule - including changes from IRS Final Regs.
- Practice Examples – Post-death Payouts Based on the Type of Beneficiary

## Break

11:15 AM – 11:30 AM

## Session Three

11:30 AM – 12:30 PM

*Beneficiary Forms / IRA Beneficiary Selection / Setting Up Inherited IRAs / Custodial Document Checklist*

- 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
- New! RMD Rules for Spouse Beneficiaries
- What to Look for in IRA Custodial Documents
- IRA Custodial Document Checklist – One Dozen Questions Advisors Must Ask

## Lunch Break

12:30 PM – 1:30 PM

## Session Four

1:30 PM – 2:30 PM

*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
- 5-Year Rule Confusion After Death
- SEP and SIMPLE IRA Confusion
- Creditor/Bankruptcy Protection of IRAs
- Year of Death Distribution - Who Takes it and When?
- IRAs Don't Generally Pass Through Wills

## Break

2:30 PM – 2:45 PM

## Session Five

2:45 PM – 3:45 PM

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

Highlights Include:

- Two Different 5-Year Rules for Roth IRAs
- QDROs Do *Not* Apply to IRAs
- A Non-Spouse Beneficiary Cannot do a Rollover
- The 10% Penalty Exceptions

## Break

3:45 PM – 4:00 PM

## Session Six

4:00 PM – 5:00 PM

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

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

*Hosted by Brookstone Capital Management*

*Key Concepts to Grow and Retain Your Client Base*

*Cocktail Reception to Follow*

## Breakfast

7:30 AM – 9:00 AM

## Optional Session

8:00 AM – 8:45 AM

*Learn More About Ed Slott's Elite IRA Advisor Group<sup>SM</sup>*

## Session Seven

9:00 AM – 10:00 AM

*Roth Conversion Planning / 3 Roth Conversion Questions You Need to Ask / Estate Planning with Roth IRAs*

- 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

## Break

10:00 AM – 10:15 AM

## Session Eight

10:15 AM – 11:15 AM

*Roth 401(k) Rules / IRA Update – The Latest IRA Changes, Rulings and Cases*

- 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

11:15 AM – 11:30 AM

## Session Nine

11:30 AM – 12:30 PM

*Naming Trusts as IRA Beneficiaries (Part One) Everything You Need to Know / SECURE Act Effect on IRA Trust Planning*

- IRS Final Regs for Look-Through Trusts
- Naming Trusts as IRA Beneficiaries – The SECURE Act Impact and Why Most IRA Trusts Won't Work Anymore!

## Lunch Break

12:30 PM – 1:30 PM

## Session Ten

1:30 PM – 2:30 PM

*Naming Trusts as IRA Beneficiaries (Part Two) SECURE Act Effect on IRA Trust Planning / Latest IRA Trust Rulings and Planning Strategies / IRA Trust Checklist*

- New! Trust Separate Accounting RMD Rules from IRS Final Regs
- 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

## Break

2:30 PM – 2:45 PM

## Session Eleven

2:45 PM – 3:45 PM

*How to Use the SECURE Act to Attract Large IRA Rollover Clients / Advising Clients on Key Rollover Decisions / 72(t) Planning*

- How to Use the SECURE Act to Attract Large IRA Rollover Clients
- Advising Clients on Key Rollover Decisions
- NUA (Net Unrealized Appreciation) 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

3:45 PM – 4:00 PM

## Session Twelve

4:00 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 and RMD Rule Changes from IRS
- 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: To receive CE credits, you must be present for the entire workshop on both days. No exceptions.**

**YES! PLEASE REGISTER ME FOR:**  
**Ed Slott and Company's Exclusive 2-Day IRA Workshop, *Instant IRA Success***  
**February 20-21, 2025**

**Register online at [irahelp.com/2-day](http://irahelp.com/2-day)**

You may also call, fax, or email us using the information at the bottom of this page. If paying by check, please mail it to Ed Slott and Company, LLC at 100 Merrick Road, Suite 200E, Rockville Centre, NY 11570

Single payment of \$2495

Two payments of \$1247.50 (if registered by January 18)

Three payments of \$831.67 (if registered by December 18)

Four payments of \$623.75 (if registered by November 18)

Five payments of \$499 (if registered by October 18)

**Continuing Education Credits**

**DESIGNATION CREDITS**

THE AMERICAN COLLEGE - 12 CREDITS  
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 CPE for CPAs from Texas (TX) - 12 CREDITS (TAXES)  
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**INSURANCE CREDITS BY STATE**

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10 CREDITS: SD 3 CREDITS: WA SD 1 CREDIT: VA

**Please check [irahelp.com](http://irahelp.com) for the types of insurance credits offered**

\*There are no prerequisites or advanced preparation required for this workshop. The program level is beginner. Ed Slott and Company is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [www.nasbaregistry.org](http://www.nasbaregistry.org).

\*\*IRS - course is approved for Enrolled Agents (EA) and Return Preparers (OTRP) for (Federal Tax Law / Federal Tax Related)

\*\*NY - course is approved for Life Brokers (LB), Life Consultants (C1), Life Settlement Brokers (LSB), and Life/Accident and Health Agents (LA)\*\* Group Live Workshop



**CE credits are subject to change.**

**IMPORTANT: To receive CE credits, you must be present for the entire workshop on both days. No exceptions.**

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How Did You Learn About This Workshop? \_\_\_\_\_

**PAYMENT INFORMATION**

Please charge the registration fee to my: Visa MC Discover Amex Gift Card

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<b>Number of Attendees:</b>	<b>Price per Attendee:</b>	
1	\$2495	
2	\$2095	
3-5	\$1895	
6-9	\$1695	
10+	Call (800) 663-1340	<i>*Discount codes and group rates cannot be combined</i>

Please note: ■ No pets allowed. ■ Ed Slott and Company has a "no refund" policy. In the event of cancellation, your payment will be transferred to the next 2-Day IRA Workshop. For more information regarding refunds, concerns and program cancellation policies, please contact our offices at 800-663-1340.