

# DAY ONE

# DAY TWO

**IMPORTANT:** All sessions are shown in **Eastern Time**. Sessions begin at 10 EST / 9 CST / 8 MST / 7 PST in the morning and end at 5:10 EST / 4:10 CST / 3:10 MST / 2:10 PST in the afternoon on both days. To receive CE credits, you must be in attendance for the entire workshop on **both days**.

## Session One 10:00 am – 10:50 am EST

*Navigating the CARES and SECURE Acts in 2021*

- Introduction and Program Overview
- Coronavirus-Related Distributions (CRDs) – Income / Repayment Planning
- Plan Loan Relief
- SECURE Act - Summary of Key Changes

## Break 10:50 am – 11:00 am EST

## Session Two 11:00 am – 11:50 am EST

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

- The End of the Stretch IRA – SECURE Act Planning Solutions
- 3 Beneficiary Categories under the SECURE Act
- Eligible Designated Beneficiaries (EDBs) – Who Qualifies?

## Break 11:50 am – 12:40 pm EST

## Session Three 12:40 pm – 1:30 pm EST

*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

## Break 1:30 pm – 1:40 pm EST

## Session Four 1:40 pm – 2:30 pm EST

*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
- 5-Year Rule Confusion After Death
- SEP and SIMPLE IRA Confusion
- Creditor/bankruptcy protection of IRAs
- Year of Death Distribution - Who Takes It?
- IRAs Don't Generally Pass Through Wills

## Break 2:30 pm – 3:20 pm EST

## Session Five 3:20 pm – 4:10 pm EST

*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:

- 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 4:10 pm – 4:20 pm EST

## Session Six 4:20 pm – 5:10 pm EST

*25 IRA Rules You Must Know (Part Three)*

- 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 9:10 am – 9:45 am EST

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

## Session Seven 10:00 am – 10:50 am EST

*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 10:50 am – 11:00 am EST

## Session Eight 11:00 am – 11:50 am EST

*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 11:50 am – 12:40 pm EST

## Session Nine 12:40 pm – 1:30 pm EST

*Naming Trusts as IRA Beneficiaries (Part One)*

*Everything You Need to Know / SECURE Act Effect on IRA Trust Planning*

- 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!

## Break 1:30 pm – 1:40 pm EST

## Session Ten 1:40 pm – 2:30 pm EST

*Naming Trusts as IRA Beneficiaries (Part Two)*

*SECURE Act Effect on IRA Trust Planning / Latest IRA Trust Rulings and Planning Strategies / IRA Trust Checklist*

- SECURE Act Effect on IRA Trust Planning
- 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 – 3:20 pm EST

## Session Eleven 3:20 pm – 4:10 pm EST

*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 4:10 pm – 4:20 pm EST

## Session Twelve 4:20 pm – 5:10 pm EST

*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