

# DAY ONE

# DAY TWO

The workshop will take place at Gaylord National

**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 IRS RMD Rules Mean for Beneficiaries
- RMDs with the New IRS Life Expectancy Tables
- SECURE Act – Summary of Key Changes
- 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
- 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
- IRA Beneficiary Selection
- 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?
  - 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*

- 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!

**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*

- 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 — 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
- 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.**