



Ed Slott, CPA



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

# INSTANT IRA SUCCESS

JULY 18-19, 2024 | NATIONAL HARBOR, MD

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



“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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Join the Retirement Planning Conversation





## MASTER THE SECURE ACT

The SECURE Act single-handedly upended many long-standing retirement rules in 2020—*particularly impacting those with large IRAs!* Now with SECURE Act 2.0, there are even more changes you need to know, both currently in effect and starting in 2024, that most clients (and their advisors) don't know about yet! Learn these latest strategies to give your clients minimized taxes and post-death control of their assets.



## 65 SUMMIT

In 2024, our country will mark a historic demographic milestone: *more Americans are turning the traditional retirement age of 65 than at any time in history*—about 4.4 million, according to the U.S. Census Bureau's population projections. That's 12,000 people a day! With the number of retirees at an all-time high, it has never been more important to become a trained, knowledgeable advisor specializing in retirement.



## 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, through our Q&A experience. 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

Obstacles and volatility facing retirement accounts are constant variables, and they are continuing to snowball with exponential speed and complexity! The stock market, interest rates, tax laws, and the political and regulatory environment surrounding a global pandemic and best interest legislation, just to name a few, are a ticking time bomb!

*How will your clients remember you and the actions you took during these trying times?* It is said that crisis does not build character—it reveals it.

Empty claims of being a "retirement expert" will quickly end in costly mistakes for those unequipped with the latest knowledge and advice. Leading financial advisors, those who take the reins during one of the most difficult periods in recent American history, need to be knowledgeable on these significant tax laws and updates.

***The urgency for knowledgeable, professional advice has never been more essential!***

**Help your clients have more, keep more and make it last with up-to-the-minute IRA education!**

**With the effects of SECURE 2.0 continuing to roll in, 2024 brings a wave of changes and little-known planning opportunities to discuss with your clients immediately.** From new rules affecting many spousal beneficiaries starting in January to new opportunities

to move 529 balances into Roth IRAs (but with notable limits and fine print to follow), and a closing window of limited-time tax-planning opportunities for your high-income clients, ***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.***

**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 networking** and Q&A time with our team



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

"Within the first 30 minutes of Ed's workshop, I realized I had made a common IRA planning mistake. I called my office and stopped a transaction saving my client tax on \$136,000 and saving the relationship. This program paid for itself within the first hour I was here!"  
— Jim Flanagan, Naperville, FL

"The emphasis on the SECURE Act was critical. No amount of self-study could prepare me as well as the Slott team!"  
— Scott Dewhurst, New York, NY

"This was the most professional seminar I have been to in 38 years of tax practice. Instructors were knowledgeable, entertaining, and kept the class moving so all material was covered. Real life examples and updates on SECURE Act made me more confident about serving my clients' needs."  
— Ruth Tribou, Albuquerque, NM

"Where else can we get developments up-to-the-minute?"  
— Mary Ahearn, Tucson, AZ

"Easily the BEST CPE I've taken! Very informative, engaging, and interesting. Ed and his IRA Experts are Rock Stars!!"  
— Mina Akita, Raleigh, NC

"Ed's energy and enthusiasm are only exceeded by his knowledge of the subject matter, great presentation!!"  
— Kevin Campisano, Louisville, KY

# 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.**

**YES! PLEASE REGISTER ME FOR:**  
**Ed Slott and Company's Exclusive 2-Day IRA Workshop, Instant IRA Success**  
**July 18-19, 2024**

**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 June 18)
- Three payments of \$831.67 (if registered by May 18)
- Four payments of \$623.75 (if registered by April 18)
- Five payments of \$499 (if registered by March 18)

**Continuing Education Credits**

**DESIGNATION CREDITS**

THE AMERICAN COLLEGE - 12 CREDITS  
 CFP® - 12 CREDITS  
 CLE - *Self-reporting packets are available*  
 CPE for CPAs (NASBA\*) - 12 CREDITS (TAXES)  
 CPE for CPAs from Texas (TX) - 12 CREDITS (TAXES)  
 EA / OTRP (IRS) - 12 CREDITS\*\*

**INSURANCE CREDITS BY STATE**

12 CREDITS: AL, AK, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, NY, OH, OR, PA, RI, SC, TN, TX, UT, VA, VT, WI, WV, WY  
 10 CREDITS: SD  
 3 CREDITS: WA

**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.**

First Name\* \_\_\_\_\_ Last Name\* \_\_\_\_\_

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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

CC Account # \_\_\_\_\_ Exp. Date \_\_\_\_\_

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Number of Attendees:	Price per Attendee:
1	\$2495
2	\$2095
3-9	\$1995
10+	\$1795

\*Discount codes and group rates cannot be combined

**WOULD YOU LIKE TO STAY AT GAYLORD NATIONAL FOR AN ADDITIONAL \$249 PER NIGHT?**

NUMBER OF ROOMS:

**YOU MUST RESERVE YOUR ROOM BY JUNE 24 TO RECEIVE THE DISCOUNTED RATE.**

FOR THE NIGHTS OF:

Wed & Thurs July 17-18	Wed, Thurs, Fri July 17-19
<input type="checkbox"/>	<input type="checkbox"/>

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.