IRA SUMMIT™

Agenda

DAY-1

Session One / The Perfect Storm of IRA Opportunity

- Retirement and the longevity crisis
- A huge and growing market
- The American pension meltdown
- The invisible enemy - *Heavy, immediate, and unnecessary taxation*
- How to acquire expertise and competitive edge in your community
- Is your client's IRA an IOU to the IRS?
- The ***NEW*** SECURE Act overview - *The new death tax*
- Congress targets IRAs

Session Two / The Secure Act - Everything You Need to Know

- SECURE Act impact on stretch IRAs
- Retirement plan horror stories
- Common mistakes in setting up inherited IRAs
- Why most beneficiaries overpay their taxes
- Beneficiary Forms - *Mistakes that wipe out inheritances*
- Custodial documents
- Retirement plan payouts to beneficiaries under the SECURE Act
- The ***NEW*** category of beneficiaries

DAY-2

Session Three / 20 IRA Rules You Must Know

- The three phases of retirement
- How to capitalize on these rules
- Why knowing the rules differentiates you from everyone competing for IRA assets
- IRA distribution basics
- Aggregating distributions
- Year-of-death distributions
- IRAs don't pass through wills
- QDROs don't apply to IRAs
- Non-spouse beneficiary cannot do a rollover
- 10% penalty exceptions

Session Four / 20 IRA Rules You Must Know Continued

- Splitting IRAs
- 20% withholding tax rule
- Tax breaks for IRA and plan beneficiaries
- 60-day rollover relief
- Roth IRA beneficiaries must take RMDs
- IRA 4 weapons

Session Five / Naming Trust As Beneficiaries

- Naming trust as IRA beneficiaries - *The SECURE Act impact and why* ***MOST*** *IRA trusts won't work anymore!*
- Conduit Trusts vs. Accumulation Trusts - *New 10-year rule dangers*
- How to determine RMDs when the trust is the IRA beneficiary
- Avoid ***MAJOR*** IRA trust mistakes that most other advisors make routinely
- The latest IRA trust rulings
- The 10-point IRA trust checklist

Session Six / Custodians - The Good, Bad, and Ugly

- The power of the custodian
- Choosing the ideal custodian
- How custodians create rollover problems
- What are defaults and what happens if no one does anything
- Custodian checklist

Optional Session / America's Retirement Centers™

- Capitalize on this unprecedented opportunity
- What's changing in the financial industry
- What can you count on for the future of your business
- **Bottom line:** A new forward-looking way to be in financial services
- Learn the details of this new, exciting unparalleled program

DAY-3

Session Seven / Roth Conversion Planning

- Roth IRA planning after the SECURE Act
- The critical three questions
- To **Roth** or **Not To Roth** is the question
- Roth conversions and company plans
- Roth IRAs

Session Eight / IRA Update

- The latest IRA tax law changes including the SECURE Act
- ***NEW*** tax strategies
- Latest rulings
- Court cases
- Planning opportunities

Session Nine / Section 7702/ Tax-Free Retirement

- Section 7702
- The SECURE Act makes 7702 more important than ever
- New strategies after the SECURE ACT
- Life declassified program review

Session Ten / Marketing / How to Attract Large IRA Rollover Clients

- The Wealth Protection Wheel
- IRA strategies to convert large IRA accounts
- IRA strategies to increase your insurance and annuity sales
- Marketing your practice - *Effective client communications*
- Tools and techniques
  - Checklist system and standard-of-care system
  - Retirement questions for tax season

Session Eleven / The Wolf in the Shadow

- The #1 threat that can derail your client's retirement plan

Session Twelve / Wrap Up

- How to correctly reposition money
- The Bear Naked Truth About Fixed Index Annuities