

28TH ANNUAL IRA Academy

July 29 - August 1, 2019 • Philadelphia, PA



Presented by





Who should attend?

For decades, the IRA Academy has been the premier source for all things IRA. This nationally recognized symposium delivers an in-depth curriculum essential to developing a valuable skill set. Each session will provide practical application and a unique perspective you will only find through PenServ. You will learn:

- Research inquiries via the Internal Revenue Code and Regulations.
- Determine maximum contributions that may be deposited and possibly deducted in an IRA using phase-out data.
- Determine deadlines for removal of excess contributions and compute taxable amounts of the excess.
- Review permissible reasons for distributions, determining penalty amounts, taxation, and withholding rules.
- Differentiate between rollovers and transfers among retirement plans,
- with discussion of deadlines and taxation.
- Review conversions & taxation of 401(k) rollovers to Roth IRAs, including pro-rata basis recovery rules.
- Review of tax forms (5498, 1099-R, 8606) and completion of sections related to IRAs
- Review IRA disclosures requirements. Bring your document with you and see if it would pass an IRS audit!
- Learn how the DOL's Fiduciary Rule impacts your institution.

Who Would Benefit?

- IRA & Roth Customer Service Managers & Reps
- Retirement Consultants/Specialists
- Operations Managers & Representatives
- CPAs
- Financial Advisors
- CFPs
- Compliance Officers
- Brokerage & Mutual Fund IRA Representatives
- Bank Advisors & IRA Representatives
- Plan Administrators /TPAs

IRA Academy Agenda

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- Internal Revenue Code Training
 - Plan Overview & Protection from Creditors
 - Traditional IRA Fundamentals
 - Historical Perspective
 - Reference Materials
 - General Definitions
 - Compliance Issues
 - Eligibility & Contributions
 - Eligibility Requirements
 - Spousal IRAs
 - Deductibility
 - Contribution Limits
 - Excess Contributions
 - Methods of Correction
 - Case Studies
 - Traditional IRA Distributions
 - General Tax Rules
 - Premature Distributions
 - Basis Recovery (Non-deductible Contributions)
 - Traditional IRA Portability
 - 12-Month Rollover Rule
 - Transfers Between IRAs
 - Transfers Incident to Divorce
 - Roth IRA
 - Contributions & IRA Rollovers
 - Conversions & Reconversions
 - Recharacterizations
 - Distributions & Ordering Rules
 - Portability
 - Rollovers from Employer Plans including Non-Spouse Rules
 - Rolling Basis Only Rules
 - Portability Update
 - Required Minimum Distributions (RMDs)
 - Age 70 1/2
 - Death Distributions
 - Legislative & Regulatory Update
 - Fiduciary Rule UPdate (DOL, SEC, & States)
 - New Hardship Rules
 - Information Reporting & Income Tax Withholding

Continuing Education

The IRA Academy is 3 1/2 days and qualifies for a maximum of 25 CE credits.

PenServ is registered with the **Certified Financial Planners Board of Standards, Inc.** CFP Course Credit and Certificate may be requested upon course completion.

The Institute of Certified Bankers (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. The 2019 IRA Academy is pending approval for 25 CISPs, 25 SRSPs, and 25 CTFA credits. This statement should not be viewed as an endorsement of this program or its sponsor. ICB Members must report these credits at aba.csod.com.

PenServ Plan Services, Inc. is registered with the **National Association of State Boards of Accountancy** (NASBA), as a sponsor of continuing professional education of 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.

Certificates approved by **NASBA** may be requested upon course completion. Program knowledge for this program is Intermediate.

Evaluation Forms will be provided to grade the program effectiveness and participant satisfaction. Credits will be issued in the Taxes Field of Study.

No prerequisites or advanced preparation required.



For information regarding refund, complaint, and/or program cancellation policies, please contact our offices.

PenServ Plan Services, Inc.

Attn: Office Manager



420 Dresher Road
Suite 100
Horsham, PA
19044



(215) 444-9812

Fees & Discounts

The cost of the program is \$1,295.00 per person. Early registration and group discounts are available!

Fees include tuition, continental breakfast, and afternoon break refreshments. In addition, attendees will receive Volume 1 of PenServ's *TechSeries* titled IRAs: Traditional, Roth Coverdell ESA, a copy of the Academy's instructional slide set and excerpts from the Code Regulations and other pertinent government publications. Students are responsible for their own lodging, transportation, and additional meal expenses.

A \$100 discount will be given for payments postmarked by June 21, 2019. A 5% discount is available for group enrollments of three or more registrants from the same organization. For those registering within one week of the Academy, please note there will be an additional \$50.00 fee. Please call (215) 444-9812 for more information, or email seminar@penserv.com.



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For decades, the
IRA Academy has
been the premier
source for all things
IRA.

Earn CPE hours and learn more about
IRAs from a premium subject matter
authority, all while enjoying the great
city of Philadelphia.

Register your seat today.

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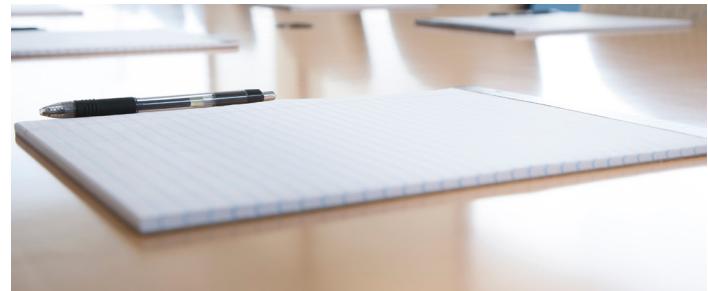
Registration Information

Check-in for the three and one-half day program will be at 8:00 AM on the first day only.

Complementary breakfast will be provided each morning at 8:00 AM with the sessions beginning at 8:30 AM. Students are responsible for their own lunch. An afternoon refreshment break will be provided.

Full day sessions are scheduled from 8:30 AM to 4:30 PM. The last day ends at 12:15 PM.

Once your registration form is received and processed, a confirmation letter will be emailed to you. If you do not receive a confirmation letter within 72 hours, please contact us at (215) 444-9812 for verification of your registration.



Cancellations and Substitutions

Cancellations must be made in writing and must be received more than 30 days prior to the program date in order to receive a full refund. Cancellations received within 30 days of the program will be subject to a \$350.00 cancellation fee. If written cancellation is not received prior to the start of the specific program, the entire enrollment fee will be charged. Please note that if you do not cancel and do not attend, you are still responsible for payment. Substitutions may be made at any time.

Accommodations

Discover true grandeur, unrivaled style and service set along the iconic Avenue of the Arts.

The Bellevue Hotel, part of Hyatt's Unbound Collection (first in the Northeast!), invites guests to unwind in the city's largest guest rooms as they take in everything Philadelphia has to offer. Allow the concierge to personally recommend and make arrangements at top restaurants, shows, and events. Dine at XIX (NINETEEN) on the top floor, and indulge in great food, custom cocktails, and sweeping city views.

The Bellevue building, listed on the National Register of Historic Places, offers a unique shopping and dining experience in the vibrant heart of downtown Center City. See why this elite hotel is earned its place among Philadelphia's most memorable spots.



Special Rates are Available for PenServ Plan Services Guests

- Single/Double Occupancy Rate \$199
- \$25 charge for additional guest.
- Subject to 15.5% tax per night per room.
- Rates include high-speed Wi-Fi, access to The Sporting Club fitness center, and Business Center.

This special rate applies to reservations made on or before July 7, 2019. Reservations received after July 7th are not guaranteed at this rate.

Discounted space is limited, so register early. Reservations must be made through the hotel.

You can register online by visiting:
hyatt.com/en-US/group-booking/PHLPH/G-GPEN.



Additional Amenities

Parking & Transportation

The Bellevue Hotel is a central, accessible location. The hotel is 8 miles from the Philadelphia International Airport (airport code PHL) and 1.45 miles from the Amtrak train station at 30th Street Station. A taxi from the airport, one-way flat fee is \$29.50. Hotel clients and guests are able to valet or self-park at the adjoining indoor Bellevue garage. Guests have unlimited in and out privileges at the following overnight rates: Self parking \$35, Valet Parking \$45. The Bellevue is happy to extend a \$17.00 self-parking pass to guests attending the training who are commuting daily. The pass is valid for up to 10 hours for attendees.



Shops at the Bellevue

Enjoy some of the premiere shops in Philadelphia, without ever having to leave the building!

- Monday - Saturday: 10:00 AM - 6:00 PM
- Wednesday - 10:00 AM - 8:00 PM
- Sunday - Varies by Store

For more information on these retailers and other premiere shops at the Bellevue, visit bellevuephiladelphia.com/shop.php.



Additional Dining Options

Experience one of Philadelphia's most iconic destinations. Dine at one of the Bellevue's gourmet restaurants or grab a quick bite at one of the hotel's casual eateries.

For more information on these restaurants and other dining options at the Bellevue, visit bellevuephiladelphia.com/restaurants.php.

nicole miller

teuscher
Chocolates of Switzerland

TIFFANY & Co.

WILLIAMS-SONOMA

About PenServ



PenServ Plan Services, Inc. (PenServ) is a national pension design and consulting firm with offices in Horsham, Pennsylvania and Columbia, South Carolina. PenServ specializes in providing retirement plan products, support services, and training programs to financial organizations and practitioners across the nation.

PenServ has three distinct divisions in order to better serve our customers:

Technical Division

PenServ's Technical Division offers a wide range of retirement plans and services including IRAs, SEPs, SIMPLE Plans, Coverdell ESAs, Qualified Plans, 401(k)s, 403(b)s, 457s, non-qualified plans, and HSA documents. As a mass submitter, PenServ has designed a variety of IRS-approved standardized and non-standardized retirement plans. Our plans are designed to accommodate all employers, from sole proprietors and partnerships to large corporations. PenServ has over 100 different retirement plan documents, administrative forms, and marketing brochures.

Plan Administration

PenServ's Plan Administration Division offers services that include participant and plan sponsor voice response and web access, electronic trading, and participant communication/enrollment programs.

Our Plan Administration Division emphasizes service to participants, employers, and consultants. Our client service area adheres to strict guidelines for responding

to telephone calls, participant requests, and employer questions. Each plan is assigned a team consisting of the relationship manager, a plan assistant to service the day-to-day transactions in the account, and a distribution specialist to process loans, hardships, and benefit payments. This ensures that quality of service and a high level of knowledge is assigned to every plan.

Training Division

PenServ conducts a wide variety of training programs enabling organizations to equip their staff with current and accurate information concerning the constantly changing retirement plan industry. These educational programs include multi-day lecture type seminars, workshops specifically designed to cover PenServ plan documents, advanced three and four day in-depth discussions through PenServ's conferences, customized in-house training programs and periodic hot topic webinars.

PenServ's *TechSeries* of Manuals

- Volume 1 • IRAs: Traditional, Roth, Coverdell ESA
- Volume 2 • SEP and SIMPLE Plans
- Volume 3 • Qualified Plans for Small Businesses
- Volume 4 • 401(k) Plans
- Volume 5 • 403(b) Plans
- Volume 6 • 457 Plans
- Volume 7 • Health Savings Accounts

Connect with the Instructor



Susan D. Diehl

QPA, CPC, ERPA

*President,
PenServ Plan Services,
Inc.*

Susan D. Diehl, the President of PenServ Plan Services, Inc., is a preeminent retirement plan and benefits expert. During her career, Susan has served on renowned committees at the Internal Revenue Service (IRS) including the Advisory Committee on Tax Exempt and Government Entities (ACT), where she contributed to the formation of the IRS' 403(b) Liaison Group that provides support to employers and financial institutions dealing with 403(b) plans and brings issues involving these plans to the IRS and the Information Reporting Program Advisory Council (IRPAC). In addition, Susan participated in various committees at the Department of Labor (DOL) including the ERISA Advisory Council. As an authority on retirement plans, Susan continues to testify before the IRS and DOL on retirement plan regulatory issues. Susan served as a Board Member with the American Retirement Association (ARA) and a Past-President of the National Tax-Deferred Savings Association (NTSA). She is also a member of the American Society of Pension Professional and Actuaries (ASPPA). In addition, she divides her time as Chair of the NTSA Government Affairs Committee (GAC) and the Legislative Relations Committee at ASPPA. Susan also served on the editorial team of the 403(b) Advisor Magazine.

While Susan is in high demand by the industry, her commitment and devotion to PenServ's clients keep her in direct contact and conversation with them on a daily basis. She draws her inspiration from clients and deeply values their input. Despite her status in the industry as a premiere authority on all things retirement, she remains dedicated to complex plan design and consulting in highly intricate matters.

Susan has earned the prestigious IRS designation of Enrolled Retirement Plans Agent (ERPA), enabling her to appear on behalf of clients before the IRS. In 2012, Susan was honored and inducted into the Athena Hall of Fame in Michigan. Susan was also awarded with the 2013 Outstanding Citizen Award at the Upper Dublin Medals Reception and Ceremony for her exemplary charitable service, volunteer work, and long-term community involvement. In 2016, Susan received the NTSA Kelli Award and was recognized for serving on the NTSA Leadership Council.

In her spare time, she volunteers as a host coordinator with the Interfaith Housing Alliance, sheltering and assisting homeless and displaced families seeking permanent housing.

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We look forward to
seeing you in 2019.

To register or for more information,
contact PenServ Plan Services.

420 Dresher Road Suite 100
Horsham PA 19044

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