ascensus®
Always have a plan

2016 Education Catalog

Look to Ascensus for all your retirement and savings plan education solutions.

800-346-3860

www.ascensus.com

As the foremost provider of retirement and savings plan education, Ascensus has been delivering retirement and savings plan training for over 30 years. Use Ascensus' education programs to help your financial organization stay competitive in today's marketplace. Ascensus training promotes growth within financial organizations by assisting staff in further developing their skills, advancing their careers, and earning designations. Ascensus offers training for all employee levels, from frontline staff to senior executives.

Ascensus Trainers

Ascensus' accredited team of instructors are some of the best in the retirement and savings plan services industry. When they are not teaching, they research and consult on retirement and savings plan administration, forms, and documents, design the course curriculum, and conduct compliance reviews.

Ascensus' instructors also serve as the voice of Ascensus' *800 Consulting* service and webinars. Their years of industry experience and ERISA technical knowledge offer depth and insight to their teaching. Ascensus instructors have a deep understanding of IRA*direct*® and general operational knowledge that further enhances their training.

Flexible Formats

Ascensus offers its education products in flexible formats and multiple delivery methods enabling you to choose options that best fit your staff's learning objectives and your budget. Mix and match online and instructor-led delivery formats for a better learning experience.

Continuing Education Credits

Ascensus recognizes the importance of staying current with retirement and savings plan rules and trends in today's market. Earning and maintaining a professional designation is an excellent way to obtain proficiency and a reminder of your staff's dedication to developing their careers. Ascensus' programs are submitted for numerous designations, including CIS, CIP, CISP, CTFA, CRSP, and CFP. See page 31 for more information.

800-346-3860

www.ascensus.com

Table of Contents

Ascensus compiled all of its education programs and schedules into one catalog so that you can better plan for your training. Contact Ascensus Customer Service at 800-356-9140 with any questions you may have in planning your 2016 Ascensus training.

Learning Paths—Basic Course Topics

Instructor-Led Training

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
Ascend (CIS I learning path)	NA	CIS , CE
IRA Workshops *(IRA Essentials)*	NA	CE
HSA Workshop	NA	CE

Distance Learning

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
IRA University	NA	CIS. CE
IRA Essentials OnDemand	NA	CE
eLearning	NA	CE

Coverdell Education Savings Accounts
Establishing and Amending IRAs
HSA Basics
HSA Proliferation in the New Health Care Market
IRA Basics
IRA Beneficiary Distributions (Part One)
IRA Contributions
IRAdirect Navigation
IRA Distributions
IRA Reporting
IRA Required Minimum Distributions
Transfers and Rollovers
Rollovers Between Retirement Plans and IRAs
Top 10 IRA Issues

Webinars	NA	CE

See Page 31 for additional Certification information.

Learning Paths—Advanced Course Topics

(for professionals with at least two years of industry experience)

Instructor-Led Training

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
Ascend (CIS II learning path)	*Ascend* CIS I certification	CIS, CE
IRA Institute	*Ascend* CIS II certification	CIP or CISP, CE
IRA Workshops (*Advanced IRAs*)	*IRA Essentials*	CE

Distance Learning

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
IRA Online Institute	*Ascend* CIS II certification	CIP or CISP, CE
eLearning	NA	CE

529 Plans
Employer Sponsored Plan Portability
Handling IRA Legal Issues
IRA Authoritative Hierarchy
IRA Compliance
Comparing Roth and Traditional IRAs
Roth 401(k)
Substantially Equal Periodic Payments
IRA Excess Contributions and Recharacterizations

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
Webinars	NA	CE

72(t) Payments
Advanced HSAs
Employee Level SIMPLE Plans
Employer Level SIMPLE Plans
Ensuring a Compliant IRA Program
Handling IRA Legal Issues
Handling IRA Trust Issues
IRA Beneficiary Distributions (Part Two)
IRA Excess Contributions and Recharacterizations
IRA Hard-to-Value Assets and Prohibited Transactions
SEP Plans

	Suggested Prerequisites	Optional Certification or Continuing Education (CE)
The Road to Retirement	NA	NA
Training Organizers (IRA or HSA)	NA	NA

See Page 31 for additional Certification information.

Ascend

As a respected industry leader, Ascensus has been providing education and training for financial organizations for over 30 years. Ascensus historically has held two separate premier training events: *Fall Forum* and IRA *Supertrain*®. In response to the evolution of training and the retirement savings industry, Ascensus is excited to launch *Ascend* in 2016. This event will offer attendees new courses as well as familiar attributes from both *Fall Forum* and *IRA Supertrain*®.

It's never too early to plan ahead…save the date for *Ascend* 2016!

Why Attend *Ascend* in 2016?

The *Ascend* education conference is unique in the following ways.

- Sessions will address the latest industry developments to keep you current in this ever-changing retirement industry.
- It will deliver practical industry leading ideas to take back to your office.
- You will have an opportunity to earn the Certified IRA Specialist designation.
- It provides an ideal opportunity for dialogue with your industry peers.
- Courses are taught through engaging activities and real-world case studies.
- You can make your way down a path and build specific skills or choose the topics that will help build on your existing skills.

Who Should Attend *Ascend*?

Retirement, health, and education savings plan professionals at all levels attend *Ascend*. And for those who want to network with others in the industry, *Ascend* brings together all types of financial professionals.

- Retirement Plan Product Managers
- Relationship Managers
- Operations and Compliance Managers and Staff
- Personal Bankers
- IRA Administrators
- Trust Officers
- Investment Advisors
- Retirement Plan Client Services Managers and Staff Members
- Call Center Managers and Support Staff
- Individuals with retirement industry designations

ascend

To a higher level of learning **2016**

Register at www.ascensus.com/TrainingServices.

Ascend Course Topics

Whether you're interested in learning the fundamentals or want to explore more advanced topics, *Ascend* courses cover all aspects of retirement, health, and education savings plans.

Below is a sample listing of course topics to be offered at Ascend *in 2016.**

IRA Topics

- Advanced IRA Distributions
- IRA Conversions & Recharacterizations
- IRA*direct* Best Practices
- IRA*direct* Death Claim Processing
- IRA*direct* RMD Processing
- IRA*direct* Tax Reporting
- IRA Legal Issues
- IRA Owner Tax Forms and You
- IRA Update
- RMD & Beneficiary Distributions
- Roth Distributions
- Tax Reporting
- Traditional IRA Distributions and Withholding

HSA Topics

- Advanced HSAs
- HSA Overview
- Promoting Your IRA/HSA Program

IRA/QRP Topics

- Advanced Beneficiary Issues
- Electronic Delivery
- Electronic Reporting & Hard-to-Value Assets
- IRA & QRP Beneficiary Issues
- IRA & QRP Distribution Exceptions: 72(t)
- IRA & QRP Prohibited Transactions
- Retirement Income Planning
- SEPs, SIMPLEs, and Individual (k) Plans

QRP Topics

- 403(b) Overview
- Death Options
- Intro to Qualified Retirement Plans
- QRP Distributions
- QRP Fiduciary Responsibilities
- QRP Required Minimum Distributions
- QRP Update Retirement Plan Portability

Miscellaneous

- Train the Trainer
- Hot Topics/Open Forum

Register at www.ascensus.com/TrainingServices.

ascend
To a higher level of learning **2016**

Dates and Locations

Orlando, FL – September 12-14, 2016

Loews Portofino Bay Hotel
5601 Universal Boulevard
Orlando, FL 32819

407-503-1000

Room Rate: ***$199***

Cut-Off Date: August 11, 2016

Bloomington, MN – October 17-19, 2016

Radisson Blu Mall of America
2100 Killebrew Drive
Bloomington, MN 55425

952-881-5258

Room Rate: ***$189***

Cut-Off Date: September 25, 2016

Las Vegas, NV – November 14-16. 2016

Aria Resort & Casino
3730 South Las Vegas Boulevard
Las Vegas, NV 89109

866-359-7111

Room Rate: ***$149 + $29 resort fee***

Cut-Off Date: October 14, 2016

Conference Fees

Register on or before April 29, 2016, and save $100 per attendee.

By April 29, 2016

First Attendee ***$1,299***

Each Additional Attendee ***$1,149***

Optional CIS Certification Exam ***$275***

Conference Fee Includes

- Three days of premier retirement and savings plan education
- Full breakfast daily and lunch each day
- Welcome reception on Monday evening

FL

MN

NV

Register at www.ascensus.com/TrainingServices.

IRA Institute
for the IRA professional

IRA Institute

The *IRA Institute* is an intensive five-day training program designed to provide in-depth, need-to-know IRA information to experienced IRA professionals. Extensive IRA reference materials, objective-based training methods, and practical applications of IRA rules create an effective learning environment. Throughout the *IRA Institute*, instructors reinforce the concepts presented to prepare students for the Certified IRA Professional (CIP) or Certified IRA Services Professional (CISP) examinations.

Who Should Attend

- Individuals who have earned the CIS II certification
- IRA services professionals with two or more years of industry experience
- Experienced IRA professionals interested in pursuing the CIP or CISP designation
- Those looking to become recognized industry leaders

Course Topics*

Establishment and Amendments
Prohibited Transactions
Contributions
Transfers and Rollovers
Conversions and Recharacterizations
Excess Contributions
IRA Distributions and Withholding
Required Minimum Distributions
Beneficiary Distributions
Reporting
Handling Legal Issues
SEP and SIMPLE IRA Plans

* This is a sampling of *IRA Institute* topics. Additional topics may be covered.

What You Will Learn

After successfully completing this program, you will be able to

- establish and administer Traditional and Roth IRAs;
- process IRA distributions, transfers, and rollovers;
- perform beneficiary transactions;
- manage error resolution, penalties, and reporting; and
- prepare for the CIP or CISP examination.

Register at www.ascensus.com/TrainingServices.

Dates and Locations

Cleveland, OH – June 13–17, 2016

Optional CIP/CISP exam at 9:00 a.m. on June 18, 2016

Cleveland Marriott Downtown at Key Center
127 Public Square
Cleveland, OH 44114

216-696-9200

Room Rate: ***$175 (includes internet)***

Cut-off Date: May 20, 2016

Alexandria, VA – September 19–23, 2016

Optional CIP/CISP exam at 9:00 a.m. on September 24, 2016

Embassy Suites Alexandria
1900 Diagonal Road
Alexandria, VA 22314

703-684-5900

Room Rate: ***$235 (includes internet)***

Cut-off Date: August 26, 2016

Conference Fees

Register on or before March 1, 2016, and save $100 per attendee.

By March 1, 2016

First Attendee ***$1,695, Each Additional Attendee $1,545 (exam fees not included)***

After March 1, 2016

First Attendee ***$1,795, Each Additional Attendee $1,645 (exam fees not included)***

Conference Fees Include

- Five days of premier retirement plan education
- Opportunity to network with your peers
- Breakfast and coffee breaks served each day
- Lunch is served Monday – Thursday. Attendees are on their own for lunch on Friday.

For information regarding the CIP or CISP examinations or for additional course information, email an Ascensus representative at IRATrainingMail@ascensus.com.

On-Site *HSA Workshop*

Whether your financial organization is just entering the HSA marketplace or looking to enhance its current HSA program, the half-day *HSA Workshop* is the ideal HSA training program. Ascensus' half-day *HSA Workshop* covers all aspects of a successful HSA program.

On-site training enables an Ascensus trainer to come into your organization and teach on a wide range of retirement and savings plan topics. Our trainers develop and deliver high-quality content in flexible, cost-effective, and timely formats to suit your training needs.

We can integrate your organization's forms, policies, and procedures, and we can tailor the training to the type of staff being trained. On-site training is beneficial to your organization because your specific questions are answered in person by an Ascensus expert.

Who Should Attend

- Industry professionals needing to become more comfortable with HSA rules.
- Those responsible for ensuring a compliant HSA department.
- Those needing an understanding of HSA basics.
- Those who are responsible for internal systems, HSA transaction codes, and proper HSA administration.

Course Topics*

Introduction to HSAs

Establishing an HSA

HSA Funding

HSA Distributions

HSA Portability

* Topics are subject to change.

What You Will Learn

- The benefits of an HSA.
- The HSA eligibility requirements.
- The process for establishing an HSA and the required documents.
- The HSA contribution limits and deadlines.
- The HSA distribution rules and the definition of qualified medical expenses.
- The transfer and rollover rules between HSAs.
- The HSA reporting requirements.

For further information and pricing, email your Ascensus Sales Representative today at sales.support@ascensus.com

On-Site IRA Workshops

Ascensus is committed to providing premier retirement and savings plan education. Ascensus' on-site IRA workshops are taught by experienced and knowledgeable retirement and savings plan specialists who deliver programs to suit the needs of the attendees through classroom instruction.

On-site training enables an Ascensus trainer to come into your organization and teach on a wide range of retirement and savings plan topics. Our trainers develop and deliver high-quality content in flexible, cost-effective, and timely formats to suit your training needs.

We can integrate your organization's forms, policies, and procedures, and we can tailor the training to the type of staff being trained. On-site training is beneficial to your organization because your specific questions are answered in person by an Ascensus expert.

Advantages

- You select the topics, time, and place to fit your staff's needs.
- Instructors will help develop your staff's professional and technical skills on an individual basis.
- No travel expenses or time away from the office for your staff.
- You can train several employees at one time, verses sending one or two individuals to off-site training.

Choose our *IRA Essentials* or *Advanced IRAs* workshops or contact us to customize a program that meets your staff needs.

IRA Workshop Topics

- *IRA Essentials*
- *Advanced IRAs*
- *IRA Frontline Fundamentals*
- *Coverdell ESA Workshop*
- IRA*direct*® *Workshop for General Users*
- IRA*direct*® *Workshop for Advanced Users*

2016 Co-Sponsored Workshop Dates and Locations

Over the past 30 years, Ascensus has enjoyed its working relationships with many state leagues, associations, and networks. Workshop schedules and fees will vary by location, so be sure to check with your league, association, or network for more IRA workshop information.

https://www.ascensus.com/TrainingServices/InstructorLed/CosponsoredEvents/index.htm

Contact your Sales Representative to schedule a workshop for your organization

For further information and pricing, email your Ascensus Sales Representative today at sales.support@ascensus.com

On-Site IRA Workshops

IRA Essentials

IRA Essentials is the ideal workshop for individuals who are just starting out in the retirement services industry or for those who simply need a refresher on IRAs. By using hands-on exercises and real-life examples throughout the workshop, participants will leave this session able to work with IRA owners and process basic IRA transactions with confidence.

Who Should Attend

- Those who need to learn the basics of Traditional and Roth IRAs.
- Those who want an updated, general refresher on IRA rules.

Course Topics*

Introduction to IRAs

Establishing an IRA

IRA Funding

IRA Distributions

IRA Portability

What You Will Learn

- The benefits and tax differences of Traditional and Roth IRAs.
- The process for establishing an IRA and the required documents.
- Traditional and Roth IRA eligibility requirements, contribution limits, and deadlines.
- The possible taxes on IRA distributions and federal and state tax withholding requirements.
- The IRS penalties and their exceptions.
- The differences between rollovers, transfers, and rollovers between IRAs and employer-sponsored retirement plans.
- Traditional and Roth IRA reporting requirements.

* Topics are subject to change.

Advanced IRAs

If you already have a basic understanding of IRAs but need additional training on complex IRA issues, then Ascensus' *Advanced IRAs* workshop is perfect for you. By attending Ascensus' *Advanced IRAs* workshop, you will learn advanced concepts and how to apply those concepts to real-life situations.

Who Should Attend

- IRA administrators and personnel who are looking to build and expand their IRA knowledge.
- Seasoned IRA professionals who want access to the latest industry information.
- Compliance personnel with procedural oversight of IRA policies and practices.

Course Topics*

Resolving Contribution Issues

Advanced Portability

Required Minimum Distributions

Beneficiary Distributions

Correcting Tax Forms

What You Will Learn

- The difference between a true excess and a deemed excess.
- The deadline and the methods for correcting an excess contribution.
- The net income attributable calculation.
- Restrictions on the movement between IRAs and the result of violating the portability restrictions.
- Options available when moving from an employer-sponsored retirement plan to an IRA.
- The definition of a conversion, a reconversion, and the consequences of an ineligible conversion.
- The required minimum distribution rules, recalculation, and reporting requirements.
- The beneficiary distribution options and deadlines.
- How to manually correct IRS Forms 1099-R and 5498, and how to correctly complete IRS Form 1096.

On-Site IRA Workshops

IRA Frontline Fundamentals

IRA Frontline Fundamentals is a half-day workshop that gives attendees a basic foundation of IRA knowledge. Exercises are included to help particpants apply information to job-related situations. Attendees will leave this session able to confidently process basic IRA transactions. This is a beginner's session; no previous IRA knowledge is assumed.

Who Should Attend

- Those who need to learn the basics of Traditional and Roth IRAs

Course Topics*

Establishing an IRA Fundamentals

IRA Funding Fundamentals

IRA Distributions Fundamentals

IRA Portability Fundamentals

Coverdell ESA Workshop

The half-day *Coverdell ESA Workshop* is dedicated to Coverdell education savings accounts (ESAs). This workshop will allow you to better answer questions regarding ESAs.

Who Should Attend

- Those who need to become more comfortable with ESA rules.
- Those who are responsible for ensuring a compliant ESA department.
- Those who or are responsible for internal systems, ESA transaction codes, and proper ESA administration.

Course Topics*

What is an ESA

ESA Eligibility

ESA Contributions & Distributions

Tax Reporting for ESAs

ESA Death Claims

* Topics are subject to change.

On-Site IRA*direct*® Workshops

IRA*direct*® *Workshop for General Users*

The IRA*direct*® *Workshop for General Users* is a half-day course that gives attendees a solid foundation of knowledge about IRA*direct* functionality and operations. Attendees will leave this session able to confidently work within the IRA*direct* software and process basic IRA transactions.

Who Should Attend

- IRA*direct* General Users and IRA*direct* Advanced Users
- Those who are responsible for internal systems, IRA transaction codes, and proper IRA administration

Course Topics*

Homepage Overview

User Guide & Manuals

IRA*direct* Training Videos

The Link Newsletter

Account Owner Tree

Form Wizards

Completing Common Form Wizards

Financial Disclosure Calculator

Blank Forms

IRA*direct*® *Workshop for Advanced Users*

The IRA*direct*® *Workshop for Advanced Users* is a half-day course that gives attendees a solid foundation of an Advanced User's role in IRA*direct*. Attendees will leave this session able to confidently work within the IRA*direct* software and process General User IRA transactions.

Who Should Attend

- IRA*direct* Advanced Users

Course Topics*

Homepage Overview

Calendar

Investment Maintenance

Financial Organization Information

Approve Forms From General Users

Post-70½ Required Minimum Distribution (RMD) Process, Post-70½ Election in the Account Owner Tree, and Verifying Post-70½ Payments

Death Claim Process, Death Claim in the Account Owner Tree, and Verifying Outstanding Death Claims

Reports

* Topics are subject to change.

IRA University

Ascensus offers a unique distance learning opportunity that combines self-paced *eLearning* modules with real-time webinars and access to an IRA social network. *IRA University* will provide you with the tools to build a solid IRA knowledge base and become certified as an IRA Specialist at the Associate level.

This six-week course includes a 90-minute weekly webinar session with an instructor followed by a self-paced, on-demand *eLearning* module. This blended learning approach gives you the flexibility to build IRA skills without travel expense.

Who Should Attend

- Those wanting to become a Certified IRA Specialist.
- Those new to IRAs or needing a refresher on IRAs.
- Frontline financial organization employees who provide back-up support to the IRA specialist.

Webinar and *eLearning* Topics

- Getting Started (Webinar Only)
- IRAs - Benefits and Contributions
- Establishing an IRA
- IRA Distribution Basics
- IRA Distributions Overview and Roth Distributions
- Traditional IRA Distributions
- Portability

Social Network Access

- View *eLearning* modules.
- Discover IRA best practices by connecting with fellow participants.
- Track your progress by taking quizzes.

Session Dates

Session 1: March 2 – April 6, 2016
Session 2: April 27 – June 1, 2016
Session 3: June 22 – July 27, 2016
Session 4: October 5 – November 9, 2016

Fee

$1,195 per attendee

Includes the Certified IRA Specialist CIS I exam, an added value of $275

Register for IRA FastTrack and become a Certified IRA Specialist II in Less Than 12 Months

Put your career on the FastTrack and become CIS level II certified in 2016. Save $374 by registering for IRA FastTrack and completing *IRA University* and attending *Ascend,* our three-day premier educational conference.

Audience

- Staff wanting to become a Certified IRA Specialist II
- Staff new to IRAs
- Staff needing a refresher on IRAs
- Staff at financial organizations just beginning to offer IRAs
- Front-line employees who provide back-up support to your IRA specialist

Fee

$2,495

Registration includes an *IRA University* session, *Ascend*, and the CIS I and CIS II exam.

Register at www.ascensus.com/TrainingServices.

IRA Online Institute

The *IRA Online Institute* is a comprehensive, 12-week, web-based IRA training program that teaches in-depth, essential IRA information. It is the only approved online training that prepares attendees for taking the Certified IRA Professional (CIP) or Certified IRA Services Professional (CISP) examinations.

Who Should Attend

- IRA services professionals with two or more years of industry experience.
- IRA professionals who have already achieved CIS II certification.
- Experienced IRA professionals pursuing the CIP or CISP designation.
- Those looking to become recognized industry leaders.

Course Topics

IRA Establishment

Contributions

Transfers and Rollovers

IRA Distributions

Required Minimum Distributions

Beneficiary Distributions

Excess Contributions

Conversions and Recharacterizations

Reporting

SEP and SIMPLE Plans

What You Will Learn

After successfully completing this program, you will be able to

- establish and administer Traditional and Roth IRAs;
- process IRA distributions, transfers, and rollovers;
- perform beneficiary transactions;
- manage error resolution, penalties, and reporting; and
- prepare for the CIP or CISP examinations.

Session Dates

Session 1:
February 22 – May 15, 2016

Session 2:
September 6 – November 27, 2016

Fee

$1,495 per attendee

For information regarding the CIP or CISP examinations or for additional course information, email an Ascensus representative at IRATrainingMail@ascensus.com.

Register at www.ascensus.com/TrainingServices.

IRA Essentials OnDemand

IRA Essentials OnDemand is the perfect solution for those who need an introduction to IRAs but cannot attend a face-to-face IRA training session. IRA reference materials, job aids, quizzes, and videos blend together to create an immersive educational experience.

Designed for

- Individuals who need to learn the basic rules that govern Traditional and Roth IRAs.
- Individuals who need an updated, general refresher on IRA rules.
- Individuals who are eligible for CE credits.

Course Topics

Introduction to IRAs

Establishing an IRA

Funding

IRA Distributions

Portability

Reporting

What You Will Learn

After successfully completing this training, you will be able to

- establish Traditional and Roth IRAs,
- process basic IRA transactions,
- recognize transfer and rollover transactions, and
- assist with IRA tax reporting.

Fee

$249 per person

If you need to train multiple staff or require more than 30 days of access, email your Ascensus Sales Representative at sales.support@ascensus.com for *IRA Essentials OnDemand* subscription license information and pricing.

Register at www.ascensus.com/TrainingServices.

Webinars

The retirement and savings plan industry is constantly changing. And training new employees, updating staff on new rules and regulations, and keeping your seasoned experts apprised of industry changes can be time-consuming and costly. Ascensus webinars are a viable solution. Webinars are a great way to train multiple staff members at one time, in one location, for one low price.

All webinars last approximately 90 minutes with Q&A. A workbook is included.

Don't settle for a one-size fits-all approach to training. Train your staff using Ascensus webinars. You choose the webinar topic and the date, ensuring that your staff is properly trained on the topics you deem most appropriate.

All webinars are available live, or by digital delivery so staff can view them on their own time.

Who Should Attend

- Retirement and savings plan administrators seeking ongoing retirement and savings plan education.
- Industry professionals looking to become more comfortable with retirement, health, and education savings plan rules.
- Those responsible for IRA, HSA, and ESA compliance.
- Those looking for an update on the latest retirement and savings plan industry changes.
- Individuals needing continuing education credits for various designations.

Dates and Times

Refer to the chart on pages 24-25.

Fees

Mix and match your webinar and digital delivery purchases to save!

$199 each for 1 to 4 webinars or digital delivery

$175 each for 5+ webinars or digital delivery

Basic IRA, HSA, and ESA Webinars

Coverdell Education Savings Accounts

Many individuals open Coverdell education savings accounts (ESAs) to help pay for their children's or grandchildren's rising education costs. This webinar provides a comprehensive review of ESAs. Topics include legislative changes, tax benefits, document requirements, eligibility rules, contribution limits, and reporting requirements.*This webinar is only available via digital download.*

Establishing and Amending IRAs

To avoid IRS penalties, financial organizations must use the correct IRA opening documents and those documents must be current. They also must be aware of any changes to the rules and regulations contained in these documents. This webinar provides information on how to properly establish Traditional and Roth IRAs, as well as how to amend the IRAs to ensure that they are kept up to date.

HSA Basics

This is part two of our three-part series on HSAs. This course is designed to help you manage an HSA program more effectively. After attending this course, you will understand the fundamentals of HSAs and basic HSA compliance rules. This course also reviews HSA benefits, documentation and reporting requirements, contribution rules and limits, eligibility requirements, portability rules, and the difference between qualified and nonqualified distributions.

HSA Proliferation in the New Health Care Market

This is part one of our three-part series. Some financial organizations may be reluctant to implement or develop an HSA program given the uncertainties that still surround these accounts and their place in the tax-qualified savings landscape. This course offers insight into the HSA market—including its growth, the prospects for future growth, and the reasons behind it all. This is the perfect opportunity to tap into the HSA market's potential for your organization.

IRA Basics

For those who are new to IRAs or need a refresher, this webinar provides the fundamentals of Traditional and Roth IRAs. It covers IRA contributions, distributions, and portability, including the rules associated with rollovers between employer-sponsored retirement plans and IRAs.

IRA Beneficiary Distributions (Part One)

With the baby boomer generation entering retirement and approximately 10,000 people turning age 65 every day, is your financial organization ready to handle beneficiary issues? Many financial organizations find it difficult to understand the options that are available to IRA beneficiaries. This is part one of a two-part comprehensive course that covers in-depth aspects of Traditional and Roth IRA beneficiary options. This course also covers beneficiary election deadlines, distribution rules and restrictions, reporting requirements, and year-of-death required minimum distribution issues.

IRA Contributions

This webinar covers both Traditional and Roth IRA contribution issues—including deadlines, limits, possible tax credits, and Traditional IRA deductibility rules. It is geared to help prepare IRA professionals for the hectic IRA contribution season that generally takes place between January 1 and April 15.

IRA*direct*® Navigation

The IRA*direct* Navigation webinar is a 90 minute course that provides attendees a solid foundation of knowledge about IRA*direct* functionality and operations. Attendees will leave this session able to confidently work within the IRA*direct* site and navigate between functionality.

B Basic IRA, HSA, and ESA Webinars

IRA Distributions

After participating in this webinar, attendees will understand withholding and reporting requirements as they apply to Traditional and Roth IRA distributions, how the early distribution penalty tax applies to IRA owners, and how IRA distributions are paid out.

IRA Reporting

IRA reporting requirements constantly change, which is why financial organizations must stay up to date on the latest reporting issues. This course provides a current, in-depth review of IRA reporting requirements—including requirements for required minimum distribution statements, fair market value statements, account statements, and Forms 1099-R and 5498. This course also reviews the electronic reporting requirements, beneficiary reporting requirements, procedures for requesting extensions, and IRS penalties for improper reporting.

IRA Required Minimum Distributions

Required minimum distributions (RMDs) make up a large part of your IRA services and will continue to increase as baby boomers age. This webinar discusses all RMD rules—including calculations, excess accumulations, and reporting, along with valuable new guidance.

Transfers and Rollovers

Retirement plan portability can be confusing, not only for IRA owners and plan participants, but for financial organization personnel. The differences between a rollover and a transfer, and a direct and indirect rollover are just a few of the topics that will be discussed during this session. This webinar also touches on designated Roth account assets.

Rollovers Between Retirement Plans and IRAs

This webinar explains the portability rules between IRAs and employer-sponsored retirement plans. It teaches financial organizations how to capture, facilitate, and report rollovers between plans and IRAs.

Top 10 IRA Issues

Although not quite as funny as other Top 10 lists, this course will provide an interesting and unique perspective on the top 10 IRA issues facing financial organizations today. *This is a PowerPoint-only webinar.*

A Advanced IRA and HSA Webinars

72(t) Payments

Substantially equal periodic payments (also known as 72(t) payments) is an exception to the early distribution penalty tax. This webinar offers a comprehensive look at 72(t) payment eligibility, the calculation methods, and the distribution rules. In addition, instructors will discuss factors that IRA owners should consider before beginning payments.

Advanced HSAs

This is part three of our three-part series on HSAs. This course is perfect for individuals who are comfortable with HSAs and are looking to further enhance their understanding of these accounts. This course will take your knowledge to the next level with a review of difficult HSA issues regarding eligibility requirements, employer contributions, excess contribution issues, prohibited transactions, and reporting.

Ensuring a Compliant IRA Program

Is your financial organization's IRA program in compliance? Compliance means following all of the IRS requirements for documents, tax withholding, and reporting, which results in a prosperous, penalty-free IRA program. This webinar guides attendees through the areas of IRA compliance and provides checklists to help manage the compliance process.

Handling IRA Legal Issues

Although financial organization personnel do not give tax advice to clients, IRA administrators still may find themselves fielding legal questions. This webinar covers some of the more common legal issues that may arise with IRAs, such as powers of attorney, guardianships, creditors, beneficiary issues, and divorce.

Handling IRA Trust Issues

Trusts can be used for many reasons, such as estate planning, avoiding probate, and maintaining control over assets. Trusts have become more popular as beneficiaries of IRAs and QRPs. This course reviews the guidance the Internal Revenue Code and Treasury Regulations provide when distributing IRA assets to a trust beneficiary. It also reviews compliance concerns that are frequently encountered and what risks financial organizations should be aware of in this legal grey area.

IRA Beneficiary Distributions (Part Two)

Organizations that frequently deal with beneficiary death claims may wonder how to resolve some of their more complex beneficiary issues. This is part two of a two-part comprehensive course that covers in-depth aspects of Traditional and Roth IRA beneficiary options.

IRA Excess Contributions and Recharacterizations

This webinar provides information on recharacterizations and excess contributions—including deadlines, calculating net income attributable (NIA), and reporting. Attendees will learn how to correctly document the removal of an excess contribution and how to complete a recharacterization.

IRA Hard-to-Value Assets and Prohibited Transactions

As individuals try to maximize the investment return in their IRAs, financial organizations are being asked about more creative and unique investment options. This course reviews the variety of permissible IRA investments and how various investments work. It also provides the latest reporting requirements for these hard-to-value assets and an overview of the complex prohibited transaction rules. We will also discuss what can go wrong—and what happens when something does go wrong.

E Employer-Sponsored Retirement Plan Webinars

Introduction to Qualified Retirement Plans - including 401(k) and I(k)

Qualified retirement plans (QRPs) (e.g., profit sharing, money purchase) encompass several different plan types. Recognizing the differences between them can sometimes be a challenge for financial organization personnel. This webinar outlines the fundamentals of QRPs. Attendees will learn about plan establishment, contribution deadlines, tax benefits, eligibility requirements, testing requirements, allocation methods, and beneficiary options.

SEP Plans

Simplified employee pension (SEP) plans remain a popular alternative for small employers. SEP plans are easy to maintain and offer employers a chance to make deductible contributions at their discretion. This webinar provides an in-depth review of SEP plans—including information on plan documents, eligibility requirements, contribution limits, and distribution requirements.

Employee-Level SIMPLE Plans

Savings incentive match plan for employees of small employers (SIMPLE) IRA plans have unique restrictions that account owners must follow in order to preserve their plan's tax-deferred status. This webinar explains the rules for SIMPLE IRA employee-level documents, contributions, distributions, and portability. It also compares and contrasts SIMPLE IRAs to Traditional IRAs.

Employer-Level SIMPLE Plans

Savings incentive match plan for employees of small employers (SIMPLE) IRA plans are ideal for small employers that are looking for an easy-to-maintain plan that has an elective deferral feature. This webinar examines the advantages and disadvantages of establishing a SIMPLE IRA plan. It also reviews operational procedures, plan amendments, contribution limits, employer-level documents, eligibility requirements, and procedures to follow in the event of a merger or acquisition.

2016 Live Webinar Schedule

	Webinar Name	Date	Pacific Time Zone	Mountain Time Zone	Central Time Zone	Eastern Time Zone
	JANUARY					
B	IRA Beneficiary Distribution – Part One	1/7/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	IRA Beneficiary Distribution – Part Two	1/14/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	Top 10 IRA Issues	1/28/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
	FEBRUARY					
B	IRA Basics	2/4/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
E	Intro to QRPs including 401(k) and I(k)	2/9/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
E	Employer-Level SIMPLE Plans	2/11/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
E	Employee-Level SIMPLE Plans	2/18/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
A	IRA Excess Contributions and Recharacterizations	2/23/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	Handling IRA Legal Issues	2/25/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
	MARCH					
A	72(t) Payments	3/8/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
B	IRA Contributions	3/10/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
E	SEP Plans	3/15/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	IRA Distributions	3/17/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	Establishing and Amending IRAs	3/22/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	IRA Required Minimum Distributions	3/24/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
B	Transfers and Rollovers	3/29/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
	APRIL					
B	IRA Basics	4/7/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
	MAY					
B	IRA Reporting	5/3/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	Top 10 IRA Issues	5/12/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	Ensuring a Compliant IRA Program	5/17/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	Rollovers Between Retirement Plans and IRAs	5/19/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
	JUNE					
B	IRA Basics	6/14/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
A	IRA Hard-to-Value Assets and Prohibited Transactions	6/23/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
	JULY					
B	HSA Proliferation in the New HealthCare Market	7/12/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
B	HSA Basics	7/19/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
B	IRA Basics	7/21/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	Advanced HSAs	7/26/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.

2016 Live Webinar Schedule

	Webinar Name	Date	Pacific Time Zone	Mountain Time Zone	Central Time Zone	Eastern Time Zone
AUGUST						
B	IRA Beneficiary Distributions – Part One	8/11/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
A	IRA Beneficiary Distributions – Part Two	8/18/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
B	Rollovers Between Retirement Plans and HSAs	8/30/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
SEPTEMBER						
E	SEP Plans	9/8/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
E	Employer-Level SIMPLE Plans	9/13/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	Handling IRA Trust Issues	9/15/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
E	Employee-Level SIMPLE Plans	9/20/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	IRA Excess Contributions and Recharacterizations	9/27/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.
OCTOBER						
B	HSA Proliferation in the New HealthCare Market	10/13/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	HSA Basics	10/20/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
A	Advanced HSAs	10/27/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
NOVEMBER						
B	IRA Contributions	11/8/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	IRA Distributions	11/15/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	Transfers and Rollovers	11/22/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
DECEMBER						
B	IRA Required Minimum Distributions	12/6/16	11:00 a.m.	12:00 p.m.	1:00 p.m.	2:00 p.m.
B	IRA Reporting	12/13/16	8:00 a.m.	9:00 a.m.	10:00 a.m.	11:00 a.m.

B = Basic IRA, HSA, and ESA Webinars
A = Advanced IRA and HSA Webinars
E = Employer-Sponsored Retirement Plan Webinars

eLearning

Ascensus' self-paced *eLearning* courses are a cost-effective, flexible training solution bringing convenience and expertise to retirement and savings plan industry professionals nationwide. Receive these courses online or on CD. Courses range from basic to advanced and are approved for continuing education credits. Learners can take any course at any time and review the material whenever necessary. At the end of each course, learners have the option to take a test and immediately view the results, which highlights topics they may need to review in greater detail.

To aid in the learning process, each course includes embedded links with pop-up details and Q&As with helpful hints. While each course is designed to take 60 to 90 minutes, learners can work at their own pace and can save the course and come back to it later. Ascensus' *eLearning* courses are ideal for the busy retirement and savings plan industry professional.

Course Topics*

529 Plans
Comparing Roth and Traditional IRAs
Conversions
Coverdell Education Savings Accounts
Employer-Sponsored Plan Portability
Handling IRA Legal Issues
HSA Basics
Individual(k)™
IRA Beneficiary Options
IRA Contributions
IRA Distributions
IRA Excess Contributions and Recharacterizations
IRA Required Reporting
QPlan Basics
Roth 401(k)
SEP Plans
SIMPLE IRAs

IRA-to-IRA Transfers and Rollovers

* This is a sampling of *eLearning* courses. Additional courses are available.

For further information and pricing, email your Ascensus Sales Representative today at sales.support@ascensus.com

Training Organizers

Looking for a way to efficiently train staff on IRA and HSA fundamentals? Ascensus' *IRA* and *HSA Training Organizers*™ may be the answer. Designed to accommodate all learning styles, each Training Organizer is a comprehensive toolkit that a financial organization can use to effectively customize its internal training program to meet the needs of its team.

Components

- **Trainer Guide** – general instruction, helpful training tips, references to specific PowerPoint slides, and optional handouts, activities, and tests with all the answers
- **Trainer CD** – PowerPoint presentation, training agenda, IRS documents, helpful forms, optional handouts, student exercises, and exams
- **Presentation Notes** – built-in easel and talking points for specific PowerPoint slide topics
- **Student Guide** – general instruction and plenty of room for notes

For further information and pricing, email your Ascensus Sales Representative today at sales.support@ascensus.com

The Road to Retirement

Applying what you've learned is the key to a thorough understanding of the subject matter. Why not make it fun? The all new *The Road to Retirement* game takes a hands-on approach to reviewing basic IRA rules—including eligibility, establishment, contribution limits and deadlines, and distributions.

The Road to Retirement includes a game board and playing pieces, a game CD and guide for the facilitator, and an activity packet for the players.

This activity-based game is the perfect compliment to the *IRA Training Organizer* on page 27 or it can be used on its own. Either way, it's a fun, interactive way to reinforce learning.

IRA Certification Programs

Attaining the Certified IRA Specialist (CIS), Certified IRA Professional (CIP), and Certified IRA Services Professional (CISP) designations will help fulfill your career and give your financial organization's IRA owners the peace of mind that comes from working with a professional IRA representative. Achieve IRA certification through these defined skill levels.

Certified IRA Specialist I (CIS I) – This level of certification demonstrates proficiency in completing basic IRA transactions. Topics include opening IRAs, contribution rules, distribution rules, federal tax withholding, and basic IRA tax reporting.

Certified IRA Specialist II (CIS II) – This level of certification demonstrates expertise in a variety of advanced IRA transactions—including excess contributions, recharacterizations, rollovers and transfers, required minimum distributions, conversions, death claim processes, and withholding.

Certified IRA Professional – This NAFCU-endorsed certification recognizes a standard of knowledge for operations transaction processing. It also enables clients to easily identify skilled, knowledgeable IRA professionals. Topics include IRA documentation and maintenance requirements, IRA eligibility and contribution rules, retirement plan portability, IRA distribution requirements, IRA fees and investments, SEP and SIMPLE IRA plans, and retirement planning.

Certified IRA Services Professional – This certification was launched in conjunction with the Institute of Certified Bankers (ICB). The ICB and Ascensus recognized the need to establish a high standard of knowledge and competency for IRAs that is acknowledged by the profession and gives formal recognition to those individuals meeting specific standards of experience, ethics, knowledge, and performance in the IRA industry.

The Certified IRA Services Professional certification is designed to establish a recognized standard of knowledge and competence for operations transaction processing- and for wealth management professionals specializing in IRA services; formally recognize those who meet these standards; and provide clients, beneficiaries, IRA rollover candidates, and employers with a tool to identify skilled, knowledgeable professionals.

Obtaining Certification

CIS Certification – To obtain the CIS I certification, you may attend *Ascend* in the CIS I learning path or *IRA University*. To pursue the CIS II certification, you must attend *Ascend*. After attending *Ascend* or *IRA University*, you will complete an electronic exam. To become certified, you must earn 80 percent or above on the exam within 60 days of completing *Ascend* or *IRA University*.

CIP Certification – To pursue the CIP certification, you must first have a minimum of two years experience with an IRA program or have achieved the CIS II certification. You must then pass the CIP written exam, which is offered several times each year. To prepare for the exam, many individuals choose to attend *IRA Institute* (instructor-led or online).

CISP Certification – To pursue the CISP certification you must have a minimum of two years of dedicated IRA operational and technical experience, and the completion of an ICB approved educational program, such as the Ascensus *IRA Institute* or *IRA Online Institute*. In lieu of the approved educational program, four years of dedicated IRA operational and technical experience will be accepted. You must then apply to take and then pass the CISP written exam.

To find more information about the CISP application process and when the exam is offered, go to the American Bankers Association website at http://www.aba.com/Training/ICB/Pages/CISP.aspx.

Professional Designations and Continuing Education

Ascensus submits its training programs for numerous designations and is recognized as a professional continuing education sponsor for the following designations.

These courses are eligible for continuing education credits

	Ascend	IRA Institute	IRA Essentials	Advanced IRAs	HSA/ESA Half-Day Workshop	IRA University	IRA Essentials OnDemand	IRA Online Institute	Webinars	eLearning
ASPPA	✔	n/a	n/a	n/a	n/a	n/a	n/a	n/a	✔	n/a
CFP	✔	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
CIP	✔	✔	✔	✔	✔	n/a	✔	✔	✔	✔
CIS I/II	✔	✔	✔	✔	✔	✔	✔	✔	✔	✔
CISP	✔	✔	✔	✔	✔	n/a	✔	✔	✔	✔
CPA	✔	✔	✔	✔	✔	n/a	✔	n/a	n/a	n/a
CRSP	✔	✔	✔	✔	✔	n/a	✔	✔	✔	✔
CTFA	✔	✔	✔	✔	✔	n/a	✔	✔	✔	✔
NCCO	✔	✔	✔	✔	✔	n/a	✔	✔	✔	✔
PFS	✔	✔	✔	✔	✔	n/a	✔	n/a	n/a	n/a

Continuing Education Designations

ASPPA – American Society of Pension Professionals and Actuaries
CFP – Certified Financial Planner
CIP – Certified IRA Professional
CIS I/II – Certified IRA Specialist
CISP – Certified IRA Services Professional
CPA – Certified Public Accountant
CRSP – Certified Retirement Services Professional
CTFA – Certified Trust and Financial Advisor
NCCO – NAFCU Certified Compliance Officer
PFS – Personal Financial Specialist

Ascensus provides attendees with the documentation needed for continuing education submission in respective states.

Ascensus courses meet the continuing education standards and are appropriate for the following designations.

- CRC – Certified Retirement Counselor
- CRPC – Chartered Retirement Planning Counselor
- CRPS – Chartered Retirement Plans Specialist

2016 Registration Information

Register online in three easy steps.

1. Go to www.ascensus.com.
2. Click **Training Services.**
3. Click on the workshop or training program you'd like to sign up for and click **Register** to complete your registration.

If you have any questions, need help with registering, or would like additional information, contact an Ascensus Customer Service Representative at 800-356-9140.