



ascend 2020

Our expertise. Your competitive advantage.

Denver, CO | September 14–16

Orlando, FL | November 16–18

Our Expertise. Your Competitive Advantage.

Your needs have changed as the retirement industry has evolved. Ascensus understands the demands financial organizations face to keep up with regulatory changes. And regulatory changes influence industry trends, so remaining competitive in the market presents a need to focus on industry expertise. Join Ascensus' highly-educated consultants at *Ascend* as they share their expertise and knowledge, along with the latest industry developments.

Ascend is the industry's most comprehensive education conference. Choose from more than 30 courses (basic and advanced) to better your understanding of retirement, health, and education savings plans. With its flexible format and interactive presentations on compliance topics and marketing opportunities, *Ascend* caters to you.

Take your career to the next level at *Ascend*.

In addition to taking classes based on your interest and skill level, *Ascend* also provides the opportunity to earn an industry designation.

- Certified Health Savings Professional (CHSP)
- Certified IRA Specialist II (CIS II)

Who attends *Ascend*?

Retirement, health, and education savings plan professionals at all levels attend *Ascend*, bringing 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 Service Managers and Staff Members
- Call Center Managers and Support Staff
- Third-Party Administrators
- CPAs

New Courses

- Advanced IRA Issues: Taking Penalty-Free IRA Distributions
- Automatic Rollovers: What You Should Know
- Beneficiary Options For Deaths in 2020 and Beyond
- Finding Answers to Common IRA Questions
- HSAs: Exploring Their Advantages
- HSA vs. 401(k): Where to Defer
- IRAdirect® Death Claims Process
- Finding a Strategy for Missing Participants
- Planning for Retirement and Decumulation Strategies
- Small Business Options: Focus on Solo(k) Plans
- Social Security: How It Works
- Taking Advantage of the Mega Roth
- Year Overview for IRAs: What Dates to Plan For

Top 5 Reasons to Attend *Ascend*

Ascend is the industry's most comprehensive education conference providing training, certification, and continuing education to financial professionals for more than 30 years. But what's in it for you?

Here's some of what you'll get from Ascend (as shared by past attendees).

1

Industry Insights

IRAs, HSAs, and other tax favored accounts are constantly evolving—don't be left behind. Join our industry experts as they bring you up to date on recent proposed legislation, tax-favored regulatory guidance, and important updates regarding the SECURE Act and CARES Acts.

2

Professional Connections

Swap stories, learn new things, and make new friends with peers from across the country.

3

Education Credits

Complete some or all of your continuing education (CE)—Ascend qualifies for CE credits for 25+ industry designations and certification programs.

4

IRA and HSA Certification

Serve your clients with increased confidence by choosing to earn the Certified IRA Specialist II (CIS II) or Certified Health Savings Professional (CHSP) designation.

5

Expanded Knowledge

Leave with operational and procedural ideas for enhancing compliance and improving customer service.

Course Material Delivery Options

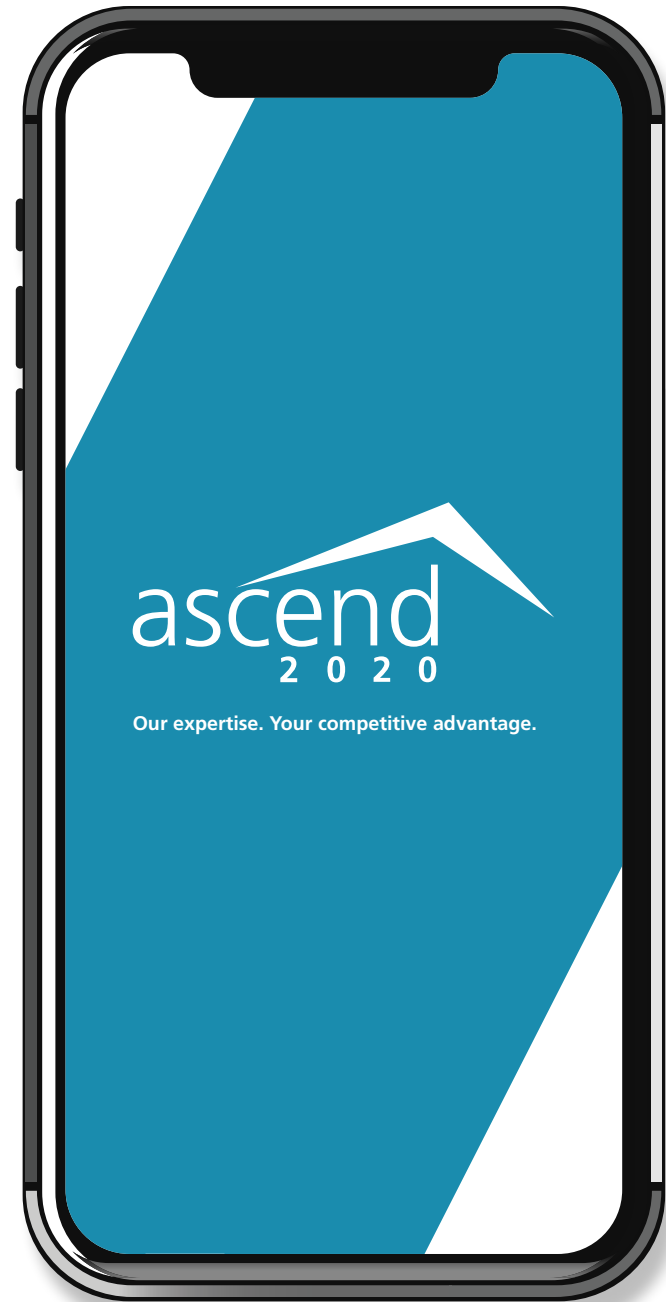
Downloadable, mobile-friendly PDFs of all course materials and PowerPoint® presentations will be available to you free of charge through a secure website one week before, during, and for 30 days after *Ascend*.

Printed PowerPoint Manual

When you register for *Ascend*, you will have the option to purchase a professionally-printed, spiral-bound collection of the *Ascend* PowerPoint presentations for \$49.

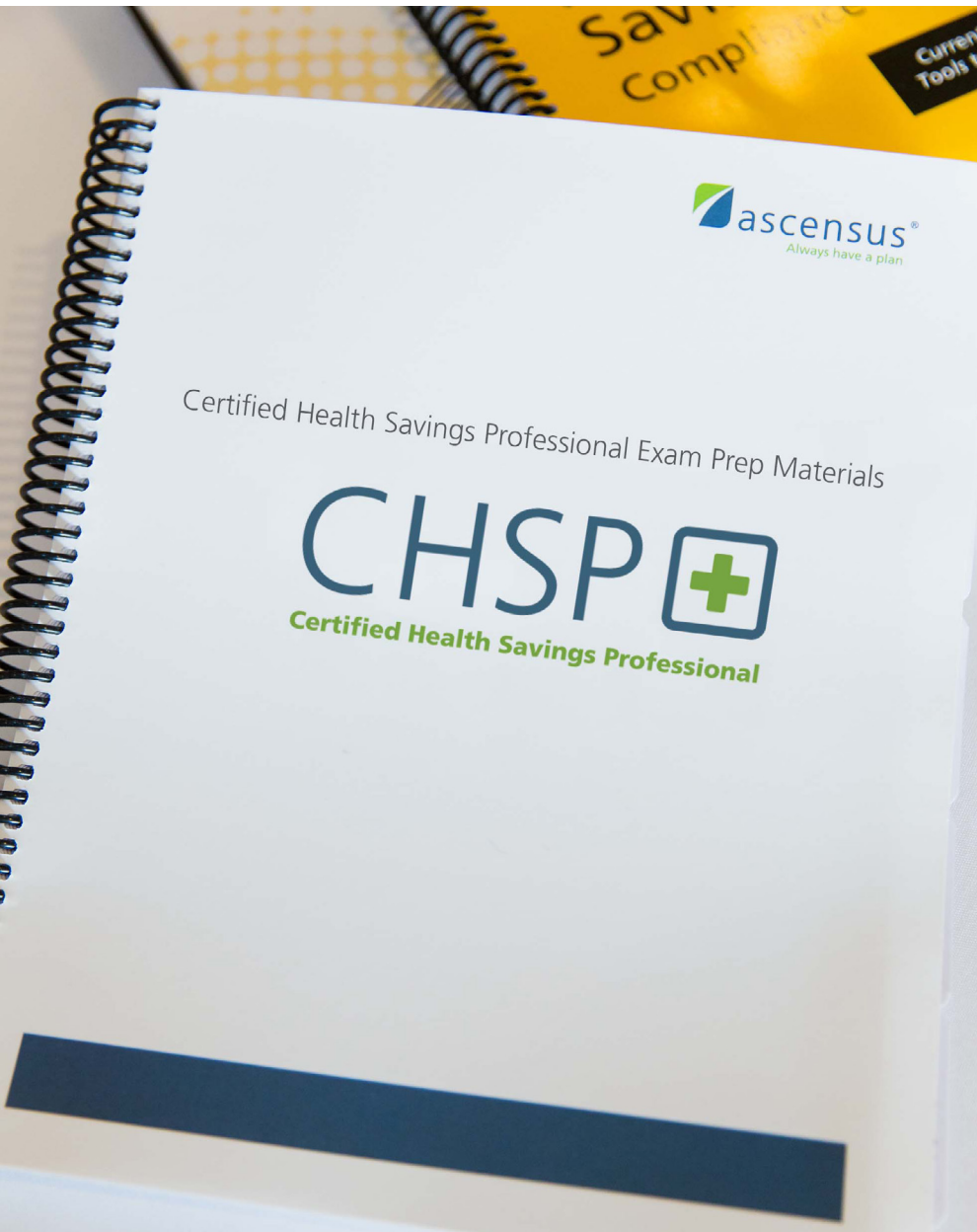
Ascend Mobile App

The free mobile app for *Ascend* 2020 allows you to browse the conference schedule, read speaker bios, network with other conference attendees, and access course materials.



Certified Health Savings Professional Designation

The HSA Certification Workshop gives you the opportunity to earn the professional designation of Certified Health Savings Professional (CHSP). It provides a comprehensive health savings account (HSA) curriculum, a practical understanding of critical rules and operational issues, and the education and confidence to pass the CHSP exam. By passing the CHSP exam and thereby attaining the CHSP designation, you'll be a recognized industry expert on HSAs.



CHSP Exam

The CHSP exam will be offered online after the *Ascend* conference and must be completed within 30 days of attending *Ascend*. A passing score is 80% or higher.

Exam cost is **\$299**. Fee includes CHSP exam and printed study materials.

CHSP Exam Topics

The CHSP exam covers these knowledge areas:

- Introduction to HSAs
- Establishing an HSA
- Contributions
- Distributions
- Portability
- Reporting

CHSP Recertification

Those who have already earned the CHSP designation may earn credits toward renewing their certification by attending the *Ascend* HSA Certification Workshop.

Recertification requires a total of 8 credits earned over the three-year certification period and extends the certification another three years. Those who do not complete the recertification process by December 31 of the year certification expires will have to begin the original certification process again.

For those meeting the recertification requirements, a certification renewal fee of **\$125** is assessed at the end of the three-year certification period.

Certified IRA Specialist II Designation

Ascensus offers the opportunity for *Ascend* attendees to earn the professional designation of Certified IRA Specialist II (CIS II). This certification is recommended for individuals who have a minimum of two years of IRA compliance or operations experience. It is for those with a solid IRA knowledge base who want to expand their skills or get up to speed on regulatory information. Earning this certification shows expertise in a broad range of advanced IRA transactions.

Upon obtaining this certification, you will be better able to complete a variety of advanced IRA transactions, including excess contribution corrections, recharacterizations, rollovers and transfers, RMDs, and conversions, and will have a clearer understanding of death claim processes and withholding.

The recommended learning path to help prepare you for the CIS II exam can be found later in this brochure on the Course Descriptions chart.

CIS II Exam

The CIS II exam will be offered electronically after the *Ascend* conference and must be completed within 30 days of attending *Ascend*. A passing score is 80% or higher.

Exam cost is **\$299**.

CIS II Exam Topics

The CIS II exam covers these knowledge areas:

- Required minimum distributions (RMDs)
- Beneficiary concepts
- Portability
- Withholding
- Conversions and recharacterizations
- Excess contributions
- Previous IRA knowledge
 - » Contribution limits
 - » Contribution deadlines
 - » Distribution rules
 - » Tax reporting requirements

CIS II Recertification

Those who have already attained the CIS I or CIS II designation are required to earn credits toward renewing their certification. Recertification requires a total of 24 credits earned over the three-year certification period and extends the certification another three years. Those who do not complete the recertification process by December 31 of the year certification expires will have to begin the original certification process again.

To earn recertification credits for CIS II you must attend *Ascend* or *IRA Institute*.

Fast Track Option

Fast track the CIS I and II certification process—and save money—by completing the requirements in one year when you participate in the *IRA University* online 2020 program and attend *Ascend*.

1. Register for *2020 IRA University* and the Certified IRA Specialist I (CIS I) exam.
2. Register for *Ascend* and the CIS II exam. Using a special coupon code, save \$398 on your *Ascend* registration (coupon code provided in your IRA University registration confirmation email).
3. Participate in the *2020 IRA University* six-week blended course and pass the exam to receive your CIS I certification.
4. Attend *Ascend* and pass the exam to earn your CIS II certification.

Fast Track is **\$2,499** (price includes registration for *IRA University*, *Ascend*, and the CIS I and CIS II exams).



Dates and Locations

September 14–16, 2020 – Denver, CO

Embassy Suites Downtown Denver

1420 Stout Street

Denver, CO 80202

303-592-1000

Room Rate: \$229

November 16–18, 2020 – Orlando, FL

Loews Sapphire Falls Resort

6601 Adventure Way

Orlando, FL 32819

407-503-5000

Room Rate: \$199

Registration Fee

\$1,399

Attendee fee includes the following.

- Two and one-half days of premier retirement and savings plan education
- Breakfast daily and lunch Monday and Tuesday*
- Welcome reception Monday evening

Special pricing is available for groups of five or more attendees.

Contact your Sales Representative at 800-346-3860.

To register, visit ascensus.com/Ascend.

*Lunch will be provided on Wednesday for those attending the HSA Certification Workshop or the CIS II Exam Prep Workshop.

Cancellation and Refund Policy

You may cancel your registration 30 days prior to the program date for a full refund. After that time, cancellations are subject to a service charge of 25% of registration fees paid. No refund will be granted if you cancel 7 days or less before the program begins, unless your reservation can be filled from a waiting list; then, only the 25% service charge would apply. CIS and CHSP exams are non-refundable after November 20, 2020. Substitutions are accepted at any time. *Ascend* is not intended as tax or legal advice.

Schedule

Monday

7:30 - 8:15	Registration/Breakfast			
8:15 - 8:30	Welcome			
8:30 - 9:30	Keynote			
9:45 - 11:00	Introduction to IRAs	IRA Update		
11:15 - 12:30	Introduction to HSAs	Required Minimum Distributions for IRAs and QRPs *	QRP Update	Roth IRAs: What You Should Know
12:30 - 1:30	Lunch			
1:30 - 2:45	Finding Answers to Common IRA Questions	Introduction to Beneficiary Options for IRAs and QRPs*	Introduction to QRPs & 403(b)s	2020 Reporting for IRAs
3:00 - 4:15	A Closer Look at Financial Wellness			Auto-Rollovers: What You Should Know
4:15 - 5:00	Q&A Session			
5:00	Welcome Reception			

Tuesday

7:30 - 8:15	Breakfast			
8:15 - 8:30	Daily Announcements			
8:30 - 9:30	Keynote			
9:45 - 11:00	HSAs: Exploring Their Advantages	Advanced Portability for IRAs and QRPs*	Finding a Strategy for Missing Participants	Social Security: How It Works
11:15 - 12:30	Legislative Reform: What's Changed & What's on the Horizon		Small Business Options: Focus on Solo(k) Plans	Beneficiary Options for Deaths in 2020 and Beyond
12:30 - 1:30	Lunch			
1:30 - 2:45	HSA vs. 401(k): Where to Defer	Required Minimum Distributions for IRAs and QRPs*	Introduction to Beneficiary Options for IRAs and QRPs*	QRP Legal Issues
3:00 - 4:15	Advanced IRA Issues: Taking Penalty-Free IRA Distributions	Handling IRA Excess Contributions*		Taking Advantage of the Mega Roth
4:15 - 5:00	Q&A Session			

Wednesday

7:30 - 8:15	Breakfast and Closing Remarks			
8:30 - 9:45	HSA Certification Workshop	Advanced Beneficiary Topics for IRAs & QRPs*	IRAdirect® RMD Process	IRA Legal Issues
10:00 - 11:15		Withholding Requirements for IRAs*	IRAdirect® Death Claims Process	Planning for Retirement & Decumulation Strategies
11:30 - 12:45		Employer Options: Focus on SEP and SIMPLE IRA Plans*	Year Overview for IRAs: What Dates to Plan For	Advanced HSAs
12:45 - 1:30	Lunch (available to HSA Workshop and CIS II Exam Workshop attendees only)		CIS II Exam Prep Workshop*	
1:30 - 2:45	HSA Certification Workshop			
3:00 - 4:15	CHSP Exam Prep Workshop			

* Course recommended for CIS II Exam

Course Descriptions (course titles and descriptions subject to change)

IRA

BASIC

2020 Reporting for IRAs

Join us for an overview of IRA reporting requirements, including what's new for tax year 2020. Learn what information financial organizations must report to IRA owners and to the IRS on IRS Forms 5498 and 1099-R, and the fair market value and required minimum distribution (RMD) statements.

IRA

ADV

Advanced IRA Issues: Taking Penalty-Free IRA Distributions

Learn how IRA owners can take penalty-free distributions before age 59½. This course will cover each exception to the 10 percent early distribution penalty tax—including substantially equal periodic payments, first-time home purchases, higher education expenses, disaster relief, and qualified birth or adoption expenses.

IRA

ADV

CIS II Exam Prep Workshop

Taking the CIS II exam? This optional workshop will review IRA topics and prepare you for the test. We'll work through activities and case studies together to assess your knowledge and to practice for the exam.

IRA

ADV

Employer Plans: Focus on SEP and SIMPLE IRA Plans

Take a closer look at the two IRA-based retirement plan options for small business owners: the simplified employee pension (SEP) plan and the savings incentive match plan for employees of small employers (SIMPLE) IRA plan. Discover each plan's features and benefits and learn how they differ in terms of eligibility, contributions, distributions, portability, and reporting.

IRA

BASIC

Finding Answers to Common IRA Questions

We'll review common frontline IRA questions and show you how to find the correct answers. Leave this course equipped with useful resources and valuable tools to confidently answer questions from IRA clients or resolve IRA issues.

IRA

ADV

Handling IRA Excess Contributions

This course will walk you through everything IRA excess contribution-related, including the reasons why an excess may occur. Learn how an excess can be corrected, depending on when it is being corrected, how to determine the excess amount plus interest, and how to accurately report the transaction.

IRA

BASIC

Introduction to IRAs

For those who are new to IRAs or need a refresher, this course provides the fundamentals of Traditional and Roth IRAs. It covers the IRA contribution, distribution, and portability rules—including the new rules enacted under the SECURE Act of 2019. This course will also cover the rules associated with rollovers between employer-sponsored retirement plans and IRAs.

IRAdirect®

IRAdirect® Death Claims Process

This session will provide attendees with the basic steps in processing a death claim after an IRA owner's death. This session includes tips in completing the Death Notice form to help speed up the death claim process. We will also review the different disbursement authorization letters that your financial organization might receive.

IRAdirect®

IRAdirect® RMD Process

Learn the timeline for establishing and processing Traditional IRA required minimum distributions (RMDs), from completing the Post 70½ Periodic Payment form and various distribution reports, to modifying payments using the Traditional IRA Periodic Payment Change form.

IRA

ADV

IRA Legal Issues

Your organization may have legal counsel or written guidelines in place to ensure the proper handling of various legal issues that typically relate to IRAs. Become more familiar with these issues—and any related law changes—while learning practical approaches to handling them to better serve your IRA clients.

IRA

ADV

IRA Update

Don't fall behind on the latest IRA-related regulatory changes and legislative developments. Find out what's new and how it may affect your IRA program, documents, and procedures. Topics covered may include recent legislation, reporting guidance, and key pronouncements.

IRA

ADV

Roth IRAs: What You Should Know

Learn all aspects of the Roth IRA—including its features and benefits and how it stands out from other retirement savings accounts. Leave with a more thorough understanding of its tax advantages, contribution eligibility rules, reporting requirements, portability options, and advanced distribution issues.

IRA

ADV

Withholding Requirements for IRAs

There is much confusion about fulfilling IRA withholding requirements. Don't be caught off guard with numerous errors and costly penalties. Learn the federal and state IRA withholding requirements and how to satisfy them, the proper way to submit withheld assets, and what the potential penalties are for not withholding correctly.

IRA

BASIC

Year Overview for IRAs: What Dates to Plan For

What's due? To whom? When? There are so many deadlines related to IRAs that it's hard to keep track of it all. We'll review the various IRA deadlines and what your financial organization is responsible for.

**IRA/
QRP**

ADV

A Closer Look at Financial Wellness

A large percentage of Americans struggle to cover unexpected expenses. Nearly half of all American families have no retirement savings. This course examines approaches employers are taking to promote financial wellness for their employees and the benefits they hope to gain from employing a less financially-stressed workforce. We'll discuss wellness programs as a component of an employer's benefit package, retirement plan auto enrollment, initiatives to tie emergency funds to employer plans, and the use of health savings accounts to combat large, unexpected medical expenses—the one type of expense that causes the most financial shock for many households.

**IRA/
QRP**

ADV

Advanced Beneficiary Topics for IRAs and QRPs

IRA and QRP beneficiary regulations can seem complicated, especially when other circumstances apply. We'll provide specific types of situations or issues that may come up when processing a death claim, along with information on how to handle them and examples of how the beneficiaries are affected.

**IRA/
QRP**

ADV

Advanced Portability for IRAs and QRPs

Learn about all of the IRA and employer-sponsored retirement plan portability options and the requirements for properly carrying them out. Gain an understanding of the rules and learn the differences between each transaction. Discussion includes taxation, eligible plan types, ineligible distributions and movements of assets, reporting, and what's new.

**IRA/
QRP**

ADV

Automatic Rollovers: What You Should Know

Automatic rollover programs can be advantageous for all concerned. Employer plans can shed small balances of unresponsive ex-employees, those participants have their unclaimed assets preserved, and IRA custodians and trustees can gain assets under management. You'll learn about compliance hoops and hurdles, process, profitability, and best practices.

**IRA/
QRP**

BASIC

Beneficiary Options for Deaths in 2020 and Beyond

The SECURE Act has brought many changes, and one of those changes is to beneficiary options. This course will walk through the possible distribution options for both IRA and qualified retirement plan beneficiaries when the account owner dies in 2020 or later.

**IRA/
QRP**

ADV

Finding a Strategy for Missing Participants

As long as there have been retirement plans, employers have had to deal with the issue of missing participants. Safe harbor guidelines for steps to locate missing participants have not been forthcoming from the Department of Labor, but we'll share best practices for developing and documenting procedures to assist you in meeting your fiduciary obligations.

IRA/
QRP
BASIC

Introduction to Beneficiary Options for IRAs and QRPs

This course will walk through the possible distribution options for both IRA and qualified retirement plan beneficiaries. As a result of the SECURE Act, beneficiary options differ depending on the year the account owner died. We will discuss the beneficiary options both when the account owner died in 2019 or earlier and when the account owner dies in 2020 and later. We will also explore related concepts such as separate accounting, life expectancy payments, recalculation and nonrecalculation, and portability options. Return to work with a clearer understanding of beneficiary distribution options and procedures.

IRA/
QRP
ADV

Legislative Reform: What's Changed, What's on the Horizon

Get the scoop on any new legislation and policy initiatives, taking into consideration the current or future political climate.

IRA/
QRP
ADV

Required Minimum Distributions for IRAs and QRPs

This course focuses solely on required minimum distributions (RMDs) from IRAs and employer-sponsored retirement plans. We'll explain the required beginning date and why it may differ between IRAs and retirement plans, how to correctly calculate an RMD, the role beneficiaries play in the calculation, what the reporting requirements are, and other RMD-related topics.

IRA/
QRP
ADV

Taking Advantage of the Mega Roth

Learn about designated Roth deferrals, the popular mega Roth strategy, and who the prime candidates are for this type of transaction. During this course, we'll discuss the strategy, including compliance and tax considerations. We'll also compare pretax, Roth, and nondeductible employee deferrals.

HSA/
CHSP

CHSP Exam Prep Workshop

Taking the Certified Health Savings Professional (CHSP) exam? This optional workshop will review health savings account (HSA) topics and prepare you for the CHSP test. We'll work through activities and case studies together to assess your knowledge and to practice for the exam.

HSA/
CHSP

HSA Certification Workshop

Participate in this comprehensive HSA curriculum and leave with a more thorough knowledge of health savings accounts (HSAs). We'll expand on basic HSA topics with more detail and information, giving you a practical understanding of critical rules and operational issues. Gain the education and confidence you need to help pass the Certified Health Savings Professional (CHSP) exam.

HSA
ADV

Advanced HSAs

Build up your health savings account (HSA) knowledge by exploring more advanced topics related to eligibility, contributions, and distributions, including beneficiary rules, excess contributions, prohibited transactions, and debit card issues. Distinguish among an HSA trustee or custodian's responsibilities, employer responsibilities, and an HSA owner's responsibilities.

HSA
BASIC

Introduction to HSAs

Build a foundation of health savings account (HSA) knowledge with a thorough introduction into the world of HSAs, beginning with eligibility requirements and moving on to contribution rules and limits, and finally, taking distributions. The course includes an overview of the HSA's relationship to employer high deductible health plans.

QRP
BASIC

Introduction to QRPs & 403(b)s

This comprehensive, two-part course examines the world of employer-sponsored, qualified retirement plans, and 403(b) plans. We'll explore the benefits of these plans by describing plan features such as eligibility, contributions, and portability. A portion of this course will also cover plan design issues, testing requirements, and Roth features.

QRP
ADV

QRP Legal Issues

Most employers don't want to be burdened by the details of plan administration. Yet those details cannot be ignored. This course addresses the legal and compliance issues that apply to employer-sponsored retirement plans. Leave with a better understanding of the topics discussed and, if time permits, the instructor may be able to address your questions about complex legal issues your clients have.

QRP

ADV

QRP Update

Join us for the latest analysis of the SECURE Act and its effect on qualified retirement plans. In addition, we'll cover other legislative updates, regulatory changes, and judicial decisions that have taken effect. Find out whether these changes will affect your documents and procedures.

QRP

ADV

Small Business Options: Focus on Solo(k) Plans

A major change in today's American economy is the growing importance of owner-only businesses. This includes new start-ups, niche businesses, independent professionals, and so-called "gig" workers. The one-person or owner-only 401(k)—sometimes called a Solo(k) plan—offers features that allow total contribution flexibility, the ability to make maximum contributions with less compensation than needed with other plan types, and modest administration cost. Attend this course to learn more.

TL

THOUGHT
LEADERSHIP

Planning for Retirement and Decumulation Strategies

Recent market performance has created renewed concern about the assumptions and strategies that are used for retirement savings and planning. This course will address some of the investment and distribution tools being used to bridge the potential gap between your clients' retirement savings and their need for an income stream at the point of retirement.

TL

THOUGHT
LEADERSHIP

Social Security: How It Works

Where does Social Security fit with other retirement plans? How does it work? Social Security alone cannot be relied on to fund retirement. This course will give a current summary of Social Security and its rules. The course will also explain what to do and what not to do when coordinating Social Security benefits with other retirement assets.

TL

THOUGHT
LEADERSHIP

HSAs: Exploring Their Advantages

HSAs are receiving much attention in the marketplace because of the powerful tax benefits they offer account owners. In this course we will dissect the HSA's most commonly-touted advantages, and take a close look at some of its very important, but lesser-known, features. We will also examine whether account owners are maximizing the potential of their HSAs, and consider what might be on the horizon to help make the most of these accounts.

TL

THOUGHT
LEADERSHIP

HSA vs. 401(k): Where to Defer

Where is the best place to save? There's no straightforward answer to this question. Individuals face tough choices when allocating their savings, often with many unanswered questions. This course explores nuanced qualified saving strategies, with focus on 401(k) plans and health savings accounts (HSAs). Find out how an HSA's unique advantages paired with the benefits of a 401(k) plan make for a powerful combination of retirement savings vehicles, rather than just choosing one over the other.



Our expertise. Your competitive advantage.

1. To register for *Ascend*, go to **ascensus.com/Ascend** or click the button below.
2. To prepare for the registration process, refer to this brochure to create your custom schedule for *Ascend*.

Register for *Ascend*

If you have any questions, need help registering, or would like additional information, contact an Ascensus Customer Service Representative at 800-346-3860, option 2, suboption 3.

Ascensus® and the Ascensus logo are registered trademarks of Ascensus, LLC.
PowerPoint is a registered trademark of Microsoft Corporation in the United States and/or other countries.
IRAdirect® is a registered trademark of Ascensus, LLC.
Copyright ©2020 Ascensus, LLC. All Rights Reserved. 255706-RPS-261422 (05/20)

