IRA Summit™

Agenda

The IRA Opportunity

The Perfect Storm of IRA Opportunity

- The Retirement and Longevity Crises in America
- The Pension Meltdown and New Retirement Mentality
- Why Clients Spend More Time Choosing a Restaurant Than Planning Their Retirement
- The Invisible Enemy – Heavy, Immediate and Unnecessary Taxation
- How to Gain IRA Expertise and a Competitive Edge in Your Community

Is Your Client's IRA an IOU to the IRS?

- How Proper Planning Today Can Prevent Estate and Income Tax From Destroying Your Client's IRA
- The Power of Multi-Generational IRAs - Avoid Losing Up to 80% to Uncle Sam
- The 3 Biggest Tax Breaks in the Internal Revenue Code
- Sample Illustrations and Case Studies

Income for Life – Strategies for Creating a Guaranteed Stream of Income

- "I'm Gonna Outlive My Money!" - Withdrawal Strategies
- Income for Life

IRA Distribution Technical Knowledge

Beneficiary Issues

- Beneficiary Selection - 3 Categories You Must Know
- Common Mistakes That Can Wipe Out Inheritances
- What a Younger Spouse Should Do When Inheriting an IRA
- Why Most Beneficiaries Overpay Taxes
- Why You Should Not Name Your Estate as an IRA Beneficiary

Custodians

- The Good, the Bad, and the Ugly
- Custodial Documents and What to Look for
- Choosing the Ideal IRA Custodian - They Can Help You Win Client
- How Custodians Can Create RMD and Rollover Problems
- What Are the Defaults and What Happens if No One Does Anything?

The Discovery Checklist System

- How to Use America's Tax Solutions™ Checklists to Build Your Business
- Critical Checklist Topics For Every Client
- Beneficiary Reviews
- Custodial Reviews: What to Look for in IRA Custodial Documents
- Case Studies

20 IRA Rules You Must Know (Topic Highlights)

- The Importance of Proper Titling
- Avoiding Errors and Penalties
- NUA Strategies
- Prohibited Transactions
- RMD Issues
- In-Service Plan Distributions, Rollovers and Transfers
- Non-Spouse Beneficiaries
- IRA Account Splitting
- Wills vs. Beneficiary Forms and Why It's a Big Deal (Attorneys Get It Wrong!)
- The 5-Year Rule Confusion and Mistakes Most Institutions Make

Trusts and IRAs

- Conduit Trust vs. Accumulation Trust
- Naming a Trust as an IRA Beneficiary – When You Should and When You Shouldn't
- The Latest IRA Trust Rulings and Planning Strategies
- Coordinating Estate Planning and IRA Distribution Planning
- Estate Taxes and the Multi-Generational IRA

IRA Update: Court Rulings, Legislation and New PLRs

- IRA Tax Law Changes, Court Case Rulings the Latest PLRs
- 60-Day IRA Rollovers, Inherited IRAs and Bankruptcy
- Supreme Court: Inherited IRAs Are <u>Not</u> Retirement Accounts…What This Means for Your Clients
- IRAs and Loans Don't Mix
- New Planning Opportunities

Roth IRA Conversion Tax Planning

- The 3 Most Important Things to Know About Roth IRAs
- The Top 10 Roth Conversion Mistakes
- Roth Conversion, Recharacterization and Recharacterization Strategies
- Inherited Roth IRAs

Tax-Free Retirement Strategies: The Ultimate Tax-Free Retirement System

- Tax-Free is King!
- Using Tax Saving Strategies to Win the Largest Accounts
- The 3 Biggest Tax Breaks in the Tax Code
- The Need for Tax Diversification

Practice Management and Best Practices Strategies

Practice Management

- Tax Time IRA Questions and Our Answers
- Attracting Large IRA Rollovers and Advising Clients on Key Rollover Decisions
- Legal Issues for Accountants and Advisors - How to Bulletproof Your Practice
- Marketing Your Practice - Effective Client Communications
- How to Expand Your Business, Build Your Practice and Secure Your Future

Making You the "GO-TO" Expert

- How to Keep Building Your IRA Knowledge
- America's Tax Solutions™
- Competition Elimination System
- The IRA Owner's Bill of Rights
- Why Your Clients Need You So Much

Tools and Techniques

- The Highest Authority for Your Client's IRA is the IRS
- How to Use Highlighted IRS Publication 590-A and B as the Ultimate Tool
- The 60 day IRA Rollover Cheat Sheet

Correctly Repositioning Money

- What Wall Street Doesn't Want Your Clients to Know
- *"Safe"* Money Alternatives and the Buffet Risk Tolerance Test
- The Bear Naked Truth About Fixed Indexed Annuities
- The Importance of Rolling IRAs Over from Former Employers
- Getting a Second Opinion - Separating Facts from Fiction

The Wolf in the Shadow

- The #1 Threat That Can Derail Your Client's Retirement Plan

Retirement of Dreams or Retirement Nightmare

- The Name of the Game is Income
- Building a Tax-Free Future

Optional Session: America's Tax Solutions™ Opportunity

- Overview of America's Tax Solutions™
- Capturing the Largest IRA Rollovers in Your Community
- Five Ways to Differentiate Yourself from Every Other Account in Your Town
- How to Increase Your Revenue By 300% in the Next 12 Months
- Succession Planning for Accountants