

IRA School - Basics and Update Issues
October 8-9, 2025
Dept. 4

Registration fees include the program, materials, continental breakfast, lunch and refreshments each day. Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. A 100% surcharge for non-members will be applied.

IBA Members / Associate Members
\$495 for Both Days (same person)
\$275 each attendee, single day registration

Cancellation Policy
Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences which occur one day prior or on the day of the program. Substitutions are welcome at any time.

Payment Information

IRA - Basic & Advanced Issues (Please circle one)

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Day 1	Day 2	Both Days

Attendee Name _____

Email _____

Attendee Name _____

Email _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____

(Circle one) Please Send Invoice VISA MasterCard AMEX

Total Amount Enclosed \$ _____

Cardholder Name _____

Credit Card Number _____

Expiration Date _____ CVV Code _____

Daily Agenda

- 8:30 a.m. Registration and Continental Breakfast
- 9:00 a.m. Program Begins
- Noon Lunch
- 1:00 p.m. Program Resumes
- 4:00 p.m. Program Adjourns

IRA SCHOOL
Basic and Update Issues



INDIANA BANKERS
ASSOCIATION

OCTOBER 8-9, 2025

Indiana Bankers Association
8425 Woodfield Crossing Blvd., Suite 155E
Indianapolis, IN 46240

Program Overview

IRA providers are scrambling to adjust their policies, procedures, forms, and communications to comply with the ongoing substantive changes to the laws governing IRAs: The SECURE Act 2019, proposed RMD regulations, SECURE 2.0, final RMD regulations and yet another round of proposed RMD regulations have created substantial challenges. These changes affect virtually every facet of IRA administration and servicing, including eligibility, funding, withholding, reporting, required minimum distributions, and inherited IRA distributions. As the IRS continues to issue guidance to implement these changes, IRA providers must stay abreast of these developments—both to help ensure internal compliance as well as to provide top-notch customer service to IRA clients.

The short time frame between the final RMD regulation’s publication date (July 2024) and the effective date (January 1, 2025) also challenges IRA providers nationwide. They must review and revise IRA documents, policies, and procedures to comply with the final regulations. Convergent will provide in-depth coverage on the regulations and on the steps providers should take—or should have taken—to comply. We’ll discuss ways to remedy processes that have not been timely adjusted to accommodate the new rules.

Keeping abreast of these changes—while not always easy—is crucial to running a compliant IRA program. These IRA courses can help!

From new hires to seasoned, in-house IRA gurus, these courses offer something for all IRA professionals including,

- new account representatives;
- certificate of deposit personnel;
- savings counselors;
- accountholder service representatives;
- investment and trust personnel;
- compliance officers;
- and any other officers/managers who oversee IRA operations.

Please join us for one or both sessions!

Agenda and Topics:

Day One- Basic Issues - Oct. 8

Join us for the IRA Basics course for a full-circle overview of IRAs and the associated rules. This course is perfect for those new to IRAs, and is a helpful refresher and update for those needing to “unlearn” some old rules because of the many recent changes. During day one, we’ll provide you with a solid foundation of the basic IRA rules, both old (if still applicable) and new. We’ll also give a summary of the rules surrounding Health Savings Accounts (HSAs) and Coverdell Education Savings Accounts (ESAs).

- Introduction to IRAs
- Establishing IRAs
- IRA contributions
 - Traditional
 - Roth
 - Reporting and statements
- IRA owner distributions
 - Traditional (including required minimum distributions (RMDs))
 - Roth
 - Reporting and statements
- Inherited IRA fundamentals
- IRA-to-IRA transfers and rollovers
- Employer plan-to-IRA rollovers
- Overview of Health Savings Accounts and Coverdell Education Savings Accounts

Agenda and Topics:

Day 2 - Update Issues - Oct. 9

Throughout day two, we’ll get into the nitty-gritty of the final and new proposed required minimum distribution regulations, exploring—in depth—how these new rules affect both IRA owners and IRA beneficiaries. After thoroughly dissecting the new rules and their impact on IRA owners and beneficiaries, we’ll discuss concrete steps your financial organization can take to help ensure ongoing compliance, while also providing top-notch customer service. We’ll address some of the unique challenges that are often escalated to the advanced IRA professional(s) within your financial organization.

- Legislative and regulatory update – including a detailed look at the final required minimum distribution regulations, as well as the newly proposed RMD regulations
- Tackling Inherited IRAs
 - Implications of the 2024 final RMD regulations
 - Enhanced spousal beneficiary options
 - Beneficiary disclaimers
 - Issues surrounding trust beneficiaries
 - Discussion of industry best practices (forms, client communications, policies, and procedures)
- Portability deep-dive
 - Implications of the 2024 final RMD regulations
 - IRA-to-IRA transfers
 - IRA-to-IRA rollovers
 - Employer plan-to-IRA rollovers
 - Roth IRA conversions
- Plan document compliance
 - Updating documents for newly established IRAs
 - Amending existing IRAs
- IRS and IRA owner reporting, and withholding
- Miscellaneous
 - Excess contribution correction
 - Qualified charitable distributions (QCDs)
 - Repayments of qualified reservist, qualified disaster recovery, birth or adoption distributions; as well as emergency personal expense, terminally ill individual, and domestic abuse victim distributions.

Meet Your Presenter
Loni Porta
Director of Education
Convergent

Loni is the director of education at Convergent and has been with the company since 2004. An industry leader in IRA, HSA and retirement plan education, Loni plans, budgets for and builds training and education products and solutions for financial organizations nationwide. Loni also teaches courses in all delivery formats. She has mastered various learning management solutions as well as various online courseware development tools. An avid student of learning styles and adult learning principles, Loni incorporates her skills thoughtfully into Convergent’s training and education products and services. Loni attended North Dakota State University in Fargo, ND, and came to Convergent after her tenure at Universal Pensions, Inc. (UPI), a nationally recognized retirement consulting and training firm in central MN. During her tenure at UPI, Loni helped design the industry’s first IRA-specific designation program (the American Bankers Association's Certified IRA Services Professional (CISP) program) and NAFCU’s Certified IRA Professional program.

Who Should Attend?

Everyone who is involved with IRA establishment, operations, and compliance. Whether you are looking to gain basic knowledge of IRAs, raise your comfort level or sharpen your skills with the most up-to-date rules and regulations, this two-day format will cover it all. Even if you are brand new to IRAs, you can slide into the IRA Basics session and learn – and more importantly retain – critical concepts.