IRA School - Basics and Update Issues
October 7-8, 2026
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.

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

Payment Information

IRA - Basic & Update Issues (Please circle one)

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 _______________

IRA SCHOOL
Basic and Update Issues

OCTOBER 7-8, 2026

INDIANA BANKERS ASSOCIATION

HYBRID TRAINING

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

Program Overview

IRA providers continue to adjust their procedures, forms, and communications to comply with recent law changes. The SECURE Act 2019, proposed RMD regulations, the SECURE 2.0 Act, final RMD regulations, and yet another round of proposed RMD regulations have created substantial and ongoing challenges. These changes affect nearly every aspect of IRA administration, including eligibility, funding, withholding, reporting, required minimum distributions, and inherited IRA distributions. And the IRS continues to issue guidance on these changes. So staying compliant while aiming at a moving target can be challenging.

Keeping abreast of these changes—while not always easy—is crucial to running a compliant IRA program. These courses can help! Convergent Retirement Plan Solutions' staff prides itself on digging into the rules for you and helping make them more understandable. You will receive an IRA Reference Manual, a copy of the instructor's presentation for each day for which you register, and relevant job aids that summarize the rules.

These courses offer something for all IRA professionals, from new hires to seasoned IRA pros.

- 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. 7

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).

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

Agenda and Topics:
Day 2 - Update Issues - Oct. 8

During day two, we move quicker. We review recent changes and point out rule changes that appear imminent. We'll also focus on issues that create more errors or that arise less frequently, thereby causing staff stress and nervousness. After thoroughly examining the new rules and their impact on IRA owners, beneficiaries, and providers, we'll discuss concrete steps your financial organization can take to help ensure ongoing compliance, while also providing top-notch customer service. We've built in time for attendees to share real-life scenarios from their experiences with clients and will work through them together during the sessions. We also allow ample time to discuss issues that trip you up the most.

- Legislative and regulatory update
- Tackling Inherited IRAs
  - Best practices upon an IRA owner's death
  - Understanding the options available to IRA beneficiaries
  - Spouse beneficiary decisions and factors that affect their choices
  - Overview of trust beneficiaries
  - Discussion of industry best practices (forms, client communications, policies, and procedures)
- Portability deep-dive
  - IRA-to-IRA transfers and rollovers
  - Employer plan-to-IRA rollovers
  - Roth IRA conversions
- Plan document compliance
  - Amendment overview
  - Updating documents for newly established IRAs
  - Amending existing IRAs
- IRS and IRA owner reporting and withholding
  - Review reporting models
  - Electronic reporting: from FIRE to IRIS
  - Reporting corrections
  - Withholding requirements
- Miscellaneous compliance issues
  - Beneficiary disclaimers
  - IRA escheatment and "missing" IRA owners and beneficiaries
  - Powers of attorney
  - Basic estate planning concepts

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 understanding of the rules and regulations, this two-day offering will cover it all. Even if you are brand new to IRAs, you can slide into the IRA Basics session to learn and retain critical concepts.