

May 10 - 13, 2010  
Grand Hyatt  
San Antonio, TX



20<sup>th</sup> Annual  
IRA Academy



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**Latest Guidance On:**

**Elimination of Roth IRA Conversion Eligibility**

Types of IRAs that can be converted

Types of employer plans that can be converted

May an employer plan participant convert directly to Roth IRA or directly roll to Traditional IRA  
and later convert to Roth IRA

Employer plans may convert all funds other than those coming from a Designated Roth Account

Designated Roth Account moving to Roth IRA not a conversion

**Direct Rollover by Nonspouse Beneficiaries**

**Required Option from Employer Plans**

Federal income tax withholding issues

Death distributions must commence from IRA account

**Review of Expiring and Discontinued Rules**

**Plan Limits and Cost of Living Figures for 2010**

## Fees and Discounts

The cost of the program is \$1,050.00 per person, with early registration and group discounts available.

Fees include tuition, the complete *IRAs Made Easy* manual, a two volume set of ERISA Code and Regulations, a complete copy of the instructional slide set, continental breakfast and afternoon break refreshments.

Students are responsible for their own lodging, transportation and additional meal expenses.

A 10% discount is applicable against total fees for enrollment applications with payment postmarked 45 days (March 26, 2010) prior to session start date. A 5% discount is available for group enrollments of four or more registrants from the same organization. ***For those registering within two weeks of the IRA Academy, please note there will be an additional \$50.00 fee.*** Please call 903-455-5500 for more information.

## Registration Information

Space is limited! As soon as your registration form is received, a confirmation letter will be mailed to you. If you do not receive a confirmation letter within 72 hours, please contact us at 903-455-5500 for verification of your registration.

Cancellations and Substitutions - Cancellations must be made in writing, and must be received more than 30 days prior to the program date in order to receive a full refund. Cancellations received within 30 days of the program will be subject to a \$200 cancellation fee. If cancellation in writing is not received prior to the start of the specific program the entire enrollment fee will be charged. Please note that if you do not cancel and do not attend, you are still responsible for payment. Substitutions may be made at any time.

## Continuing Education Credits

This Academy is a 3½ day seminar, and qualifies for a maximum of 25 CE credits.

PenServ is registered with the

**Certified Financial Planners Board of Standards, Inc.**

**CFP®** Course Credit and a Certificate may be requested upon course completion.



PenServ is registered with the **National Association of State Boards of Accountancy (NASBA)**, as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE Credit.

Complaints regarding registered sponsors may be addressed to: National Registry of CPE Sponsors,

150 Fourth Ave. North, Ste. 700,

Nashville, TN, 37219-2417.

Website: [www.nasba.org](http://www.nasba.org)

Certificates approved by **NASBA** may be requested upon course completion.

***There are no prerequisites required and no advanced preparation.***

For more information regarding refund, complaint and/or program cancellation policies please contact our offices at:

PenServ Plan Services

P.O. Box 8885

Greenville, TX 75404-8885

903-455-5500

Who Should Attend the IRA Academy:

Branch Managers ★ Compliance Officers ★ Data Processors ★ CPAs ★  
Attorneys ★ CFPs ★ Brokerage Firm Representatives ★ Investment  
Managers and Representatives ★ Mutual Fund Company Representatives  
★ Plan Administrators

*PenServ Plan Services is a Nationally-Certified Women-Owned Business!*

# 2010 Curriculum\*

The IRA Academy Curriculum will be informative, not only for those entering into the IRA retirement plan arena, but also for the seasoned veteran who desires a comprehensive review of all IRA requirements.

## **Day One:**

- Introduction to Internal Revenue Code and IRS Regulations
- Traditional IRA Contribution Deadlines & Compliance Areas
- Traditional IRA Contribution Limits – Regular and Catch-Up Limits
- Eligibility Requirements
- Spousal IRAs
- Deductible vs. Nondeductible Contributions
- 60 Day Rollovers Between IRAs
- Transfers Between IRAs
- Transfers Incident to Divorce
- Rollovers from Employer Sponsored Plans
- Nonspouse Beneficiary Rollovers to Inherited IRAs from Employer Plans—New Withholding Requirements
- Conduit or Rollover IRAs

## **Day Two:**

- Correction of Excess Contributions (Including Earnings Calculations)
- Application of 6% Excise Tax Penalty
- Three Methods for Correction of Excess Contributions
- General Taxation Rules
- Premature Distribution Rules
- Overview of Tax-Free Recovery of Nondeductible Contributions

## **Day Three:**

- Required Minimum Distributions and Review of Suspension for 2009
- Distributions to IRA Participants at Age 70½
- Distribution Options for IRA Beneficiaries
- Roth IRA Contributions and Applicable Limits
- Roth IRA Conversions
- Roth IRA Recharacterizations
- Roth IRA Reconversions
- Roth IRA Distributions and Ordering Rules
- Roth IRA Rollovers Including Rollovers from Roth 401(k) or 403(b) Elective Deferrals

## **Day Four:**

- Continuance of Roth IRA Information
- Legislative Update

**The Academy is 3½ days. Registration is the first day only at 8:00 am.**

**Complimentary Continental Breakfast will be provided each morning at 8:00 am with the session beginning at 8:30 am. Students will be responsible for their own lunch.**

**Day 1 through Day 3 sessions will be from 8:30 am through 4:30 pm.  
Day 4 session will be from 8:30 am through Noon.**

***\*Curriculum coverage dependent on class discussions and time available.***

Cover photo courtesy of: SACVB



## PenServ Plan Services

P.O. Box 8885  
Greenville, TX 75404

Visit us at  
[www.penserv.com](http://www.penserv.com)

*Full service employee  
benefit and retirement  
plan consultants*



**Don't miss out on  
our only Dedicated IRA Training for 2010!**

### ***Meet Your IRA Academy Instructor. . . Pamela Himes, PenServ Technical Consultant***

*Pam is a graduate of East Texas State University with a B.S. Degree in Education.  
She has over 26 years of hands-on experience working with IRAs, SEPs, SIMPLEs, and Qualified Plans.*

*Pam is well known for her ability to make difficult rules easy to understand.*

*In addition to her marketing responsibilities,  
she contributes to PenServ's monthly newsletter publications and technical reference manuals.  
She also helps staff our TechLine service in our Texas office.*

*Pam is a highly sought after instructor that trains nationally for many financial organizations.  
She always goes that extra mile to help you understand the retirement plan information.*

### ***More About PenServ Plan Services***

*PenServ Plan Services is a national employee benefits and pension design and consulting firm with offices in Texas, Pennsylvania, and South Carolina. Our company specializes in providing retirement plan products, support services, and training programs to financial organizations and practitioners across the nation. In addition, PenServ provides a full spectrum of retirement plan, compliance and recordkeeping services.*

*Due to their unique ability to make otherwise difficult information easy to understand, and their enthusiastic style of instruction, PenServ's instructors are some of the most sought after lecturers in the nation!*

*Please look for us on the web at [www.penserv.com](http://www.penserv.com), and read more about what PenServ Plan Services can do for your company.*

# Registration Form for 2010 PenServ IRA Academy

Questions? Call Us at 903-455-5500

Here's how to register:

YES --

Mail completed form to:  
PenServ Plan Services  
P.O. Box 8885  
Greenville, Texas 75404-8885

Fax completed form to:  
903-455-7325

Email completed form to:  
customerservice@penserv.com

To download a brochure or  
registration form, go to:  
www.penserv.com

Sign me up today  
for the  
**PenServ  
IRA Academy  
May 10-13, 2010**

Enrollment fee:  
**\$1,050 per person**

**Grand Hyatt**  
600 East Market Street  
San Antonio, TX 78205  
(210) 224-1234

**\$155 single and double**  
All room reservations must be made directly  
through the hotel. Mention PenServ IRA  
Academy for these special rates.

Room reservations must be made directly through the hotel – Grand Hyatt  
Call (210) 224-1234 and mention PenServ IRA Academy.

Please print or type:

List additional attendees on a separate sheet and attach. Please note: You will receive a confirmation letter within 72 hours of receipt of your registration. If you do not, please call us at 903-455-5500 for verification of your registration. Persons with disabilities who plan to attend and who may need auxiliary aids or services are requested to contact PenServ in advance so that appropriate arrangements may be made.

Your Name \_\_\_\_\_ Your E-mail Address \_\_\_\_\_

Company \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Telephone \_\_\_\_\_ ( \_\_\_\_\_ ) \_\_\_\_\_ Fax \_\_\_\_\_

Ext. \_\_\_\_\_

Attendee Name:

Mr. \_\_\_\_\_

Ms. \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone # \_\_\_\_\_

Mr. \_\_\_\_\_

Ms. \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone # \_\_\_\_\_

Mr. \_\_\_\_\_

Ms. \_\_\_\_\_

Name \_\_\_\_\_ Email Address \_\_\_\_\_ Phone # \_\_\_\_\_

## Payment Information:

Tax ID#201916735

Check enclosed payable to: PenServ Plan Services

Subtotal \$ \_\_\_\_\_

Mail to: PenServ Plan Services, P.O. Box 8885, Greenville, TX 75404-8885

Less 10% early discount - \_\_\_\_\_

Invoice my company.

Less 5% group discount - \_\_\_\_\_

Attention: \_\_\_\_\_ Plus \$50 late fee + \_\_\_\_\_

Address: \_\_\_\_\_ TOTAL AMOUNT DUE \$ \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Bill my credit card:

Credit Card Number: \_\_\_\_\_ Expiration Date on Card: \_\_\_\_\_

Type of Credit Card: Visa MasterCard American Express Security Code: \_\_\_\_\_

Authorized Signature on Card: \_\_\_\_\_

***The 2010 IRA Academy will be held at  
the Grand Hyatt in the heart of  
beautiful downtown San Antonio***

**Near San Antonio's most renowned historic treasures,  
the Alamo and the Riverwalk!**

**Special rates for PenServ IRA Academy Guests:**

**Single and Double: \$155.00**

Please make room reservations directly with the  
Grand Hyatt San Antonio. (210-224-1234)



***The Grand Hyatt  
San Antonio***

Luxurious San Antonio Texas Riverwalk hotel  
located 8 Miles from the San Antonio  
International Airport

Premier setting adjacent to the convention  
center, HemisFair Park and on the  
Riverwalk

The Grand Hyatt San Antonio is a  
full-service hotel.

The IRA Academy is an ideal place to interact with others in the financial field,  
making new business contacts and friends.

If you've never been to historic San Antonio, you'll be glad you came!

You will find an endless number of unique dining and shopping experiences in San Antonio.

This beautiful city is well known for offering fun attractions for every age and interest!

Many of the places of interest in San Antonio are within  
walking distance  
of the Grand Hyatt, so you will be able to easily enjoy the  
relaxed atmosphere of  
San Antonio and unwind after a full day of class.

