



# When Your IRA Customer Dies (Webinar)

June 17, 2019 ☐ 3:30pm - 5:00pm

Inherited IRAs and death distributions are one of the most complex areas of the IRA Administrator's job. In this program, we will take you from the death of the account holder to the beneficiary. During the program, we will look at detailed options for spouse and non-spouse beneficiaries. If you have struggled with these in the past, you may want to know how to set up the file, report it properly to the IRS and give clear instruction to the account holder on his or her options. Many errors occur during the transfer of the IRA to the beneficiary and can cause reporting liabilities, double taxation and 50% penalties to the account holders who inherit these accounts. This is a comprehensive approach to death distributions on an IRA that you won't want to miss.

## What You Will Learn:

- What is a primary and contingent beneficiary
- What does it mean to be Designated and Non-designated beneficiaries
- What different payout options are available
- How to set up an inherited IRA file
- How to calculate payments on inherited IRAs
- IRS Disclaimers on inherited IRAs
- Treating an IRA as your own as opposed to inheriting an IRA
- What do administrators do with the last Required Minimum Distribution
- What to do when the account holder dies and the trust is beneficiary
- IRS reporting issues on deceased IRAs

## Who Should Attend

This informative session will benefit IRA administrators, new accounts representatives, customer service representatives, branch managers and anyone who handles deceased customers' accounts.

## Webinar Speaker



**Deborah Crawford** is the President of gettechnical, Inc., a Baton Rouge-based firm, specializing in the education of banks and credit unions across the nation. Her 27+ years of banking and teaching experience began at Hibernia National Bank in New Orleans. She graduated from Louisiana State University with both her bachelor's and master's degrees. Deborah's specialty is in the deposit side of the financial institution where she teaches seminars on regulations, documentation, insurance and Individual Retirement Accounts.



# When Your IRA Customer Dies (Webinar)

June 17, 2019 ☐ 3:30pm - 5:00pm

## Registration Form

Please make copies of this form if more connections are needed.

### Connection 1

### Connection 2

Mr./Mrs./Ms. _____	Mr./Mrs./Ms. _____
Bank _____	Bank _____
Email Address _____	Email Address _____
Branch Street Address _____	Branch Street Address _____
City, State, Zip _____	City, State, Zip _____
Phone _____	Phone _____
Fax _____	Fax _____

### Payment Options

- Check ( Made payable to Louisiana Bankers Association)
- Visa     MasterCard     American Express

Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name on Card (please print) \_\_\_\_\_ Signature \_\_\_\_\_

Billing Address: \_\_\_\_\_ Amount to be charged on card \$ \_\_\_\_\_

**Registration Fee**  
 \$165 per connection, LBA members  
 \$265 per connection, nonmembers

- I cannot participate in the live program.  
 Please send me the recording.
- \$165 (LBA members)
  - \$265 (non-members)
- \*Recording and materials will be emailed after the program

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address on the line below to receive the necessary documentation for reimbursement:

\_\_\_\_\_

**\*Please Note: Recordings are not eligible for SBET funding**

### Registration Fee

\$165 per connection, LBA members  
 \$265 per connection, nonmembers

**Submit registration and view rosters in the  
 Education Section of LBA's Website, [www.lba.org](http://www.lba.org).**

### Agenda

3:30 p.m. Webinar Begins  
 5:00 p.m. Webinar Adjourns

Louisiana Bankers Association  
 5555 Bankers Avenue  
 Baton Rouge, LA 70808  
 225-387-3282  
 Fax 225-343-3159

**Webinar access codes will be sent to registrants  
 with confirmation emails one week prior to session.**