

# 2025 IRA Essentials Seminar

Presented by: Ben Maas, Ascensus

March 11 — Storm Lake

March 12 — Johnston

March 13 — Cedar Rapids

IRA Essentials gives attendees a solid foundation of IRA knowledge. Exercises are included throughout the day to help participants apply information to job-related situations. Attendees will leave this session able to work with IRA owners and process basic IRA transactions with confidence. This is a beginner's session; no previous IRA knowledge is assumed.

## Course Topics

- IRA Distributions
  - Identify federal income tax withholding requirements
  - Recognize the exceptions to the early distribution penalty tax
- IRA Portability
  - Differentiate between a rollover and a transfer
  - Recognize rollovers between IRAs and employer-sponsored retirement plans
- Introduction and Establishing IRAs
  - Identify the tax differences of Traditional and Roth IRAs
- IRA Funding
  - Compare and contrast Traditional and Roth IRA eligibility requirements

## Who Should Attend?

You should attend this seminar if you need to learn the basics of Traditional and Roth IRAs or want an updated, general refresher on IRA rules.

## REGISTRATION

### Registration Fee:

\$255 – IBA Member (*per person*)  
\$510– IBA Non-member (*per person*)  
*The Registration deadline is Feb. 25, 2025*

### Registration Includes:

Continental breakfast, program materials, lunch, refreshment breaks.

### Cancellation Policy:

Refunds will be made if requested one week prior to seminar date. No refunds after that date. Substitutions allowed at any time prior to seminar date.

### Register online:

[www.iowabankers.com](http://www.iowabankers.com)  
(Events tab – scroll to date)

### Or mail registration form with payment to:

Iowa Bankers Association,  
Attn: Registrar, PO Box 6200,  
Johnston, IA 50131

**For online registration and information about additional IBA training and development see [www.iowabankers.com](http://www.iowabankers.com)**

IBA Event Code #481

2025 IRA Essentials Seminar

Storm Lake – March 11     Johnston – March 12     Cedar Rapids – March 13

Bank \_\_\_\_\_

1. Name \_\_\_\_\_

Address \_\_\_\_\_

Email \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

2. Name \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

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## About the Speaker

Ben Maas is a Senior Training Consultant with the ERISA department at Ascensus. Mr. Maas conducts IRA training programs nationwide. His expertise includes Traditional and Roth IRAs, Coverdell education savings accounts, health savings accounts, and SEP and SIMPLE IRA plans. He also leads the development, design, implementation, assessment, and maintenance of the IRA University curriculum.

Mr. Maas joined Ascensus in 2005 as a member of the IRA Call Center before becoming a training consultant. He received a Bachelor of Business Administration degree in Finance from the University of Wisconsin-Whitewater. He has earned the Certified IRA Specialist (CIS) designation through Ascensus, the Certified IRA Professional (CIP) through the National Association of Federal Credit Unions (NAFCU), and the Certified IRA Services Professional (CISP) designation through the Institute of Certified Bankers. He is a member of the Association for Talent Development (ATD).

Ascensus is the largest independent retirement and college savings services provider in the United States, helping over 7 million Americans save for the future. With more than 35 years of experience, the firm partners with financial institutions to offer tailored solutions that meet the needs of financial professionals, employers, and individuals. Ascensus specializes in recordkeeping, administrative, and program management services, supporting over 40,000 retirement plans and 3.5 million 529 college savings accounts. It also administers more than 1.5 million IRAs and health savings accounts and is home to one of the largest ERISA consulting teams in the country. For more information about Ascensus, visit [www.ascensus.com](http://www.ascensus.com).

## Agenda

<b>8:30 a.m.</b>	Registration & Continental Breakfast
<b>9:00 a.m.</b>	Program
<b>Noon</b>	Lunch
<b>1:00 p.m.</b>	Program
<b>4:00 p.m.</b>	Adjourn

## Special Needs


If you need accommodations for a disability or a dietary restriction, please contact Hannah Sloan in advance of the program. Special menu requests made the day of the seminar cannot be guaranteed and may require an additional charge.

## Dates & Locations

Seminar participants may contact the hotels in the area to arrange lodging accommodations. A room block has not been reserved. Online reservations offer the lowest room rate.


### Storm Lake - Tuesday, March 11

King's Pointe Resort  
1520 E. Lakeshore Drive  
Storm Lake, IA 50588

 712-213-4500


### Johnston - Wednesday, March 12

Iowa Bankers Association  
8901 Northpark Drive  
Johnston, IA 50131

 515-286-4300

### Cedar Rapids - Thursday, March 13


Hilton Garden Inn  
4640 N. River Blvd. NE  
Cedar Rapids, IA 52411

 319-378-7404

## Questions

Contact Hannah Sloan at:

 [hsloan@iowabankers.com](mailto:hsloan@iowabankers.com)

 515-286-2915