

2025 SDBA IRA FALL UPDATE SEMINAR

THURSDAY, NOVEMBER 20, 2025 | 8:30 A.M. TO 4:00 P.M.

ClubHouse Hotel & Suites | 2320 S Louise Ave | Sioux Falls, SD | 605.361.8700

SEMINAR OVERVIEW

The IRA Update builds on the attendees' knowledge of IRA basics to address some of the more complex IRA issues their financial organizations may handle. This course includes how the SECURE Act really changes our two biggest topics: RMDs and death distributions and discusses any pending legislation. This is a specialty session; some previous IRA knowledge is assumed. The instructor uses real-world exercises to help participants apply information to job-related situations.

REGISTRATION FEE

Registration Fee - \$290.00

Non-Member Fee - \$390.00

(Includes program, instruction materials, lunches and breaks)

Cancellation Policy: 100% refund if canceled on or before 11/1/2025; 75% refund if canceled 11/2-11/12; no refund if canceled after 11/12. Substitutions allowed at any time.

COURSE HIGHLIGHTS

1. Death Distribution Options
2. Final SECURE 2.0 changed some of the options, but how old beneficiary options can be used.
3. Creating Inherited IRA Accounts
4. Reporting to IRS in the "year of death" and then "year after death."
5. Getting ready for year-end and what happens in January: Fair Market Statements, RMD notices, and 1099-Rs
6. Life expectancy table! RMD calculations and inherited IRA RMD calculations change
7. Amendment and plan agreement update
8. Legislative update

WHO SHOULD ATTEND?

- IRA administrator, personal banker, or member services personnel who has a working knowledge of basic IRA operations and wishes to expand their expertise and provide enhanced customer service;
- A financial professional who recognizes that IRAs play an integral role in retirement planning;
- A compliance specialist with procedural oversight of IRA policies and practices; or
- Support personnel responsible for promotional materials that describe the services provided by your financial organization.

SEMINAR PRESENTER



Matt Dickinson, CISP, has been working with IRAs for almost 20 years. Matt not only instructs, but he listens and responds to special needs and involves his audience in an effective group learning experience. Attendees are encouraged to ask questions or share concerns throughout the program.



SCHEDULE

All times listed below are CST

8:00-8:30 a.m. | Registration

8:30 a.m. to 12:00 p.m. | Program

12:00-1:00 p.m. | Lunch

1:00-4:00 p.m. | Program continues

QUESTIONS & ANSWERS

Contact the SDBA at
info@sdba.com or call 605.224.1653



MATT DICKINSON, CISP
SEMINAR PRESENTER

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EVENT HOTEL

ClubHouse Hotel & Suites | 2320 S. Louise Ave,
Sioux Falls, SD | 605.361.8700

Rooms : \$129 | Cut Off: 10/20/2025

Register online at www.sdba.com

Email info@sdba.com

Mail form and payment to:

South Dakota Bankers Association

PO Box 1081

Pierre, SD 57501

Fax to 605.224.7835

Institution: _____ **Phone:** _____

Mailing Address: _____

EMPLOYEE FIRST & LAST NAME	CITY	EMAIL

Registration: \$290.00/person for members or \$390.00/person for non-members.

Payment Method: ☐ Check enclosed. ☐ Please send me an invoice.

☐ Please bill credit card (SDBA will call).

Total Fees due: \$ _____