



2026 SDBA IRA SCHOOL

SEPTEMBER 22-24

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

REGISTER NOW >



The Secure Act impacts two main topics: RMDs and death distributions. The SDBA's 2026 IRA School on September 22-24, which will be offered in person in Sioux Falls, SD, will address these relevant changes. In addition, IRAs are one of the most complicated areas of bank personnel responsibility, and it is not possible to learn and understand everything. Continual education is necessary to ensure confidence. Working with IRAs is a process and must start with a strong foundation. This school can provide this foundation through a comprehensive curriculum.

TOPICS COVERED

LEGISLATIVE UPDATE SECURE 2.0

- Delaying the Effective Date
- Requiring Beneficiaries to take Annual Distributions for the 10-year Option
- Naming Multiple Beneficiaries Consisting of an Eligible Designated Beneficiary (EDB), Designated Beneficiary (DB) and Non-person Beneficiary (including beneficiaries who may not be identifiable)
- Providing Verification for Being an Eligible Designated Beneficiary
- Removing the Hypothetical RMD

PLAN AGREEMENT AMENDMENTS

- Required vs. Suggested

BENEFICIARIES

- Expanded Coverage

CONTRIBUTION RULES

TRANSFERS VS ROLLOVERS

ROLLOVES: DIRECT VS INDIRECT

5498 REPORTING CHANGES

FIDUCIARY RESPONSIBILITY

DISTRIBUTIONS: PRE-59 ½ EXCEPTIONS

RMD'S: AGE 73 RULE

BENEFICIARIES ELECTION

- Options/Taxation/Reporting

TRUST BENEFICIARIES (NEW)

ROTH IRA WITH DISTRIBUTIONS

CONVERSIONS

- Rules, Taxation, & Reasons Why

PROHIBITED TRANSACTIONS TAXATION

- Deductible vs Non-Deductible

EXCESS CONTRIBUTIONS

RECHARACTERIZATIONS

SEP-IRA

SIMPLE-IRA

SELF-DIRECTED IRA'S





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REPORTING RULES

- 5498's & 1099-R's

HOW TO CORRECT

- 5498's & 1099-R's

HEALTH SAVINGS ACCOUNTS

REGISTRATION FEES & DETAILS

SDBA MEMBER FEES: \$950 per person

NONMEMBER FEES: \$1,150 per person

Registration fee includes breakfast, lunch all three days and materials.

Cancellation Policy: Any registrant withdrawing by August 31 or earlier will receive a full refund.

Registrants withdrawing between September 1-7 will receive a 75% refund, minus \$100 cancellation fee.

Registrants withdrawing after September 7 will forfeit the entire enrollment fee. Substitutions will be accepted at any time.

Registration Deadline: To better serve our registrants and manage our food, beverage and printing requirements, **no registrations will be accepted after September 15th.**

LOCATION

ClubHouse Hotel & Suites
2320 S. Louise Ave
Sioux Falls, SD 57106

School participants should contact the ClubHouse Hotel & Suites for reservations at 605.361.8700. The special group rate of \$129.00 plus tax, per room per day, is available. Be sure to state you are attending the **SD Bankers Association – 2026 IRA School.**

A block of rooms is reserved for this school until August 21st. The availability of rooms cannot be

guaranteed after this date. Early reservations are encouraged.

DAILY SCHOOL SCHEDULE EACH DAY (CDT)

7:30-8:30 a.m.	Registration & Breakfast
8:30 a.m.-Noon	Session
Noon-1 p.m.	Lunch Provided
1-4:45 p.m.	Session

PLEASE BRING TO CLASS

- IRA Vendor Forms
- Plan Agreement
- Contribution Form
- Distribution Form
- Transfer Request
- Direct Rollover Request
- Rollover Certification
- 70.5 Election Form
- Waiver Form
- Beneficiary Plan Agreement
- Beneficiary Elections
- Beneficiary Contributions
- Beneficiary Distribution Form
- RMD Letter
- Withholding Reminder Notice



Educate. Advocate. Grow.

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WHO SHOULD ATTEND

For new IRA and experienced staff, this program is the quickest, easiest and most comprehensive coverage of IRAs and HSAs. The school will cover new and current IRA material, and previous topics covered at the school will be expanded.

ABOUT THE INSTRUCTOR

Matthew Dickinson has more than 20 years in banking and retirement and has held many titles within his career. Matt has worked for companies such as Ascensus, Merrill Lynch, Wells Fargo and Frandsen Bank and Trust. On a day-to-day basis, Matt helps financial institutions gain and maintain their knowledge base to manage their IRA portfolio. He works at a fast pace and can win clients and prospects over by how he operates – focusing on the consequences of not moving from the status quo. Matt wants to create a lifelong relationship with his customers and welcomes questions and inquiries throughout the program.



ATTIRE

Business casual is recommended for all sessions. Layered clothing is recommended for your comfort.

SPECIAL REQUESTS

If you have any special requests, please contact the SDBA at events@sdba.com or call 605.224.1653 by September 4, 2026.

QUESTIONS & ANSWERS

For questions, contact the SDBA at events@sdba.com or call 605.224.1653.

 **2026 SDBA IRA SCHOOL** 
SEPTEMBER 22-24 | SIOUX FALLS, SD

REGISTRATION INFORMATION

For details and to register online, please go to www.sdba.com/events.

Bank: _____ Contact Person: _____

Address: _____ City, State, Zip: _____

REGISTRANTS' NAMES (Use an additional form for subsequent registrations)

1. Name: _____ Title: _____

Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

2. Name: _____ Title: _____

Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

3. Name: _____ Title: _____

Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

4. Name: _____ Title: _____

Address: _____ City, State, Zip: _____

Phone: _____ Email: _____

PAYMENT INFORMATION

TOTAL DUE: _____ Check Enclosed Send me an Invoice Bill credit card (SDBA will call)

Submit Registration to South Dakota Bankers Association

Mail: PO Box 1081, Pierre, SD 57501 | **Email:** events@sdba.com | **Online:** www.sdba.com

Questions: Contact the SDBA at events@sdba.com or call 605.224.1653.

