

# HSA/IRA Bundle



## Plan your online training now.

Get access to 15 bank HSA/IRA-focused online courses.

### **Conversions**

Learn the latest rules and regulations on IRA conversion, reconversions, and failed conversion. This course looks at the procedures for handling these transactions, as well as the tax and reporting implications unique to each of these transactions from both the IRA owner's and the financial organization's perspective.

### **Establishing an IRA**

This course provides details on how to properly establish Traditional and Roth IRAs. An examination of beneficiary designations also will prove helpful in assisting clients with opening IRA documents.

### **Funding HSAs**

All of your main HSA funding questions are answered in this course, including contribution limits, deadlines, and the effects of Medicare on HSA eligibility. In addition, a discussion on qualified HSA funding distributions will help you provide HSA owners with a way to immediately fund their HSA, even if they don't have cash on hand.

### **Handling IRA Legal Issues**

This course will alert you to the legal issues that may arise and to the laws that govern these issues. This course covers some of the more common legal issues such as powers of attorney, guardianships, creditors, amendments, and beneficiary issues.

### **HSA Basics**

This course provides an overview of how these savings arrangements for individuals and families covered by high deductible health insurance plans can be used to pay for medical expenses. This course also provides an introduction to the fundamentals of HSAs so that you are able to answer client questions with confidence.

### **HSA Distribution Issues**

While HSA owners are allowed to withdraw funds from the HSA at any time, the tax consequences may vary depending on the reason for the distribution. In addition, since many HSAs have a checking account or debit card feature, it is important to avoid potential prohibited transactions. This course will help you confidently answer client questions on distribution tax consequences, preventing an extension of credit, mistaken distributions, and more.



### **HSA Portability and Compliance**

This course will give you the guidance you need so that you may confidently process HSA transfers and rollovers, and help you draw clear lines between your financial organizations and HSA owners obligation when it comes to running your HSA program.

### **HSAs: Introduction and Establishment**

The brief course focuses primarily on HSA tax benefits and eligibility requirements. A walk-through of the establishment process also will give you the confidence you need to answer client questions and assist them in opening an HSA.

### **IRA Beneficiary Options**

This course covers Traditional and Roth IRA beneficiary options and election deadlines, including information on trust beneficiaries, beneficiary disclaimers, and reporting requirements.

### **IRA Compliance**

Does your financial organization have a compliant IRA program? Compliance means following all of the IRS requirements for documents, tax withholding, and reporting. This course discusses all of the required elements of a successful IRA program and provides self-audit exercises to assist learners in creating the “ideal” IRA file.

### **IRA Contributions**

This course covers both Traditional and Roth IRA contribution issues, including deadlines, limits, possible tax credits, and Traditional IRA deductibility rules.

### **IRA Distributions**

This course focuses on when IRA owners owe tax or IRS penalty taxes on IRA distributions. This course also discusses the responsibilities that financial organization have for IRS reporting and federal income tax withholding. This course does not cover required minimum distributions or substantially equal periodic payments.

### **IRA Required Reporting**

This course provides a current, an in-depth review of IRA reporting requirements, including RMD and beneficiary reporting, fair market value statements, account statements, and IRS Forms 1099-R and 5498.

### **IRA to IRA Transfers and Rollovers**

Transfers and rollovers are two methods of moving assets from one IRA to another IRA of the same type. Understanding the procedures of each is essential to your IRA operations. This course provides details on both transfers and rollovers. Compliance concerns of transfers and rollovers after age 70½ at death, and in the case of divorce are also identified.

### **Traditional IRA RMDs**

Required minimum distributions (RMDs) make up a large part of any financial organizations IRA services and will continue to increase as baby boomers age. This course discusses valuable new guidance and all RMD rules, including calculations, excess accumulations, and reporting.

Courses are updated twice per year based on regulation changes and/or general content updates.