



Angela Bender Completes Advanced Training from America's IRA Experts at Ed Slott and Company, LLC

Members of Ed Slott's Master Elite IRA Advisor GroupSM Attend Semiannual Workshop on the Latest Retirement Account Planning Strategies, Estate Planning Techniques and Tax Laws

Angela Bender, CFP® and managing partner of AMJ Financial Wealth Management, recently completed her semiannual training with America's IRA Experts at Ed Slott and Company, LLC by participating in a workshop that took place April 27-28, 2023. The invite-only workshop was attended by members of Ed Slott's Master Elite IRA Advisor GroupSM; it provided in-depth technical training on advanced retirement account planning strategies, tax law changes and estate planning techniques. The workshop also featured a 2023 update on the SECURE Act 2.0 with insight on its most impactful provisions, including the delayed RMD age, new early distribution penalty exceptions and several of the Roth IRA provisions such as 529 plan rollovers.

"It's only been a few months since another SECURE Act was signed into law and even though the goal was to expand retirement savings access for Americans, it's unfortunately created even more confusion for consumers and advisors alike," said Ed Slott, CPA, founder of Ed Slott and Company, AARP columnist, Professor of Practice at The American College of Financial Services® and nationally recognized IRA Expert who was named "The Best Source for IRA Advice" by *The Wall Street Journal*. "Due to these complex, everchanging laws, it's more important than ever for advisors to be up-to-speed on the latest retirement planning strategies so they can be vigilant and help ensure clients avoid costly mistakes," he continued. "I commend Angela for continuously prioritizing her education and going above and beyond to deliver informed and accurate financial guidance to her clients in a time when it's needed most. With this ongoing training, she can offer the latest insight on any necessary updates one may need now and into the future."

Training highlights from this event include:

- An updated look at retirement plan payouts to beneficiaries since the IRS released its proposed SECURE Act RMD Regulations and the SECURE Act 2.0 was passed
- A deep dive on SECURE Act 2.0 policies, including:
 - Changes to Qualified Charitable Distributions (QCDs)
 - Changes to Qualified Longevity Annuity Contracts (QLACS)
 - New 10% early-distribution penalty exceptions
 - Updates on the increased RMD age, RMD penalties and lifetime RMD distributions

- Roth IRA changes, including 529 to Roth rollovers and the elimination of lifetime Roth 401(k) RMDs
- A comprehensive IRA update on the latest IRA tax law changes, new tax strategies, rulings, court cases and planning opportunities
- A special presentation by David McKnight, bestselling author of *The Power of Zero*, on how to retire in the 0 percent tax bracket

Guest speaker Denise Appleby, MJ, CISP, CRC, with Appleby Retirement Consulting, Inc hosted a breakout session on the critical rules for moving retirement accounts, while guest speaker Martin James, CPA/PFS, with Martin James Investment & Tax Management, Inc., hosted another breakout session on creative tax strategies for Roth conversions. Guest speaker Shannon L. Evans, J.D. presented on creditor protection for IRAs and company plans. Members also reviewed relevant, advanced case studies and private letter rulings.

Training was provided by Ed Slott and Company's team of retirement experts, including Ed Slott, CPA; Sarah Brenner, JD; Andy Ives, CFP®, AIF®; Ian Berger, JD; and Shannon Evans, Esq. Ed Slott and Company and many of the advisors in Ed Slott's Master Elite IRA Advisor GroupSM are the go-to resources for attorneys, CPAs and other financial advisors because of their intimate knowledge and advanced expertise in all areas of retirement accounts and distribution planning. This workshop also provided approved continuing education (CE) credits through The American College, CFP® Board, IRS and NASBA for retirement savings and income planning, federal tax law topics, general financial education, and accounting.

Members of Ed Slott's Master Elite IRA Advisor GroupSM have year-round access to Ed Slott and Company's team of retirement experts for consultation on a variety of advanced planning topics. The membership also includes workshops, webinars, tax law updates, step-by-step processes, such as the Complete IRA Care SolutionTM 30-module planning guide, and so much more. Members also have access to proprietary worksheets, pamphlets and presentations, including a 7-step checklist for IRA trust planning after the SECURE Act, SECURE 2.0 key effective dates, and tips to disarm the new retirement savings time bomb as seen in Ed Slott's latest best-selling book and public television special that they can use when working with clients.

"The way we plan for retirement is always evolving, and this year is no exception," said Angela. "That's why continuing education always has and will continue to be a top priority of mine. As a member of this prestigious group of financial professionals, I have an endless number of resources at my fingertips, ensuring that I always have access to the most up-to-date information and backed by a team of IRA Experts that can help me behind the scenes."

"I am extremely proud of every member of our ongoing study group, as these top advisors are stepping up to guide Americans during an uncertain time in our country," said Slott. "With each year, comes a new set of retirement and tax planning laws and policies and our members are leading the way in the industry, armed with the knowledge needed to help navigate their clients through these everchanging times."

Angela can be contacted for more information on IRA and retirement-related questions. Please visit www.amjfinancial.com or call 703-466-0477.

ABOUT ED SLOTT AND COMPANY, LLC: Ed Slott and Company, LLC is the nation's leading provider of technical IRA education for financial advisors, CPAs and attorneys. Ed Slott's Elite IRA Advisor GroupSM is comprised of 500 of the nation's top financial professionals who are

dedicated to the mastery of advanced retirement account and tax planning laws and strategies. Slott is a nationally recognized IRA distribution expert, best-selling author and professional speaker. He has hosted several public television specials, including *Ed Slott's Retirement Freedom!* and is also the co-host of *The Great Retirement Debate* podcast, available on all major platforms, including [Spotify](#), [Apple](#), [Stitcher](#), and [Amazon](#). Visit irahelp.com for more information.

Securities offered through Triad Advisors, LLC, Member FINRA/SIPC
Investment Advisory Services offered through AMJ Financial Wealth Management LLC
AMJ Financial Wealth Management LLC is not affiliated with Triad Advisors LLC

The information provided for informational purposes only, and does not constitute an offer, solicitation, or recommendation to sell or an offer to buy securities, investment products or investment advisory services. All information, views, opinions, and estimates are subject to change or correction without notice. Nothing contained herein constitutes financial, legal, tax, or other advice. These opinions may not fit to your financial status, risk, and return preferences.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP(R), CERTIFIED FINANCIAL PLANNER(tm) and the federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

To be a member of the Ed Slott's Master Elite IRA Advisor GroupSM, the member completes the requisite training, attends semiannual workshops and webinars, and takes the mandatory exams. In return the member is equipped with education, up-to-date tools, and resources to assist with client's needs. AMJ Financial Wealth Management pays a fee to be part of the Ed Slott's Master Elite IRA Advisor GroupSM.