



# ED SLOTT'S

January 2018

# IRA ADVISOR

## 20<sup>th</sup> ANNIVERSARY

### Tax & Estate Planning For Your Retirement Savings

## WHAT'S INSIDE?

**A Newsletter Just for IRAs? ...YES!!!**

<Page 1>

**Roth IRAs Come of Age**

<Pages 2-8>

**The Current State of the IRA Retirement-Saving Landscape**

<Pages 8-11; 14>

**Infograph: About Roth IRAs**

<Pages 12-13>

**Roth IRAs for Children and Young Adults**

<Pages 14-16>

**Roth IRA Conversion – One Size Does NOT Fit All**

<Pages 16-18>



**Recharacterization is Gone – Almost**

<Page 19>

**How Roths Offered Employer Plans a New Option**

<Pages 20-21>

**Guest IRA Expert Marvin Rotenberg**

**Evaluate Decisions**

<Pages 22-23>

**Join the Retirement Planning Conversation**



## A Newsletter Just for IRAs? ...YES!!!

Welcome to the 20th Anniversary edition of *Ed Slott's IRA Advisor*. Our all-things-IRA newsletter started on October 13, 1997, when R.H. Trowbridge, III from Falls Church, VA wrote Ed Slott a letter and thus, became our very first subscriber for the January 1998 release.

When that premier issue debuted, colleagues started to immediately ask, "How will you fill 8 pages with content devoted to IRAs every month?"

Well, we are proud to say that each month for 20 years, *Ed Slott's IRA Advisor* has delivered on its promise of delivering money-saving tax strategies, in-depth retirement information, and answers to your toughest IRA questions.

This 20<sup>th</sup> anniversary of *Ed Slott's IRA Advisor* might also be considered a birthday party. As a throwback to January 1998, this issue is also heavily devoted to the Roth IRA, which coincidentally also began in January 1998.

You will notice attributes of a class reunion as well. We're taking this opportunity to become reacquainted with old friends. On page 22, you'll find insights from our very first "Guest IRA Expert," Marvin Rotenberg.

You'll also hear from other guest experts who have made valuable contributions over the past two decades, as well as from our very own IRA experts, IRA Analyst Sarah Brenner, J.D. and Director of Retirement Education Beverly DeVeney. ■

*Dear Ed:*

*Thank you for taking the time we spent on the telephone the other day. I agree that the tax consequences of IRA distributions is a vibrant practice opportunity.*

*Please accept this \$49 deposit as your first paid subscription to your quarterly newsletter.*

*You had mentioned that you had a number of other writings that may be of interest to a financial planner such as myself. If you don't mind, could you include them in the enclosed envelope. I am looking forward to reviewing them in order to help my clients manage their assets the best way possible.*

*Thank you again.*

*Sincerely,  
Trow*

Join Us In Orlando

## INSTANT IRA SUCCESS

IT'S OUR ANNIVERSARY SEE PAGE 24 FOR SPECIAL SAVINGS

❖ February 22-23, 2018 ❖