



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### Exclusive Chart: Multiple Retirement Plan Contribution Limits

See pages 4-5

*"Retirement kills more people than hard work ever did."*

*-Malcolm S. Forbes (1919-1990)*

### New Tax Law Alert!

**Congress has Created New Retirement Planning Opportunities!**

#### The Pension Protection Act of 2006

The Pension Protection Act of 2006 was signed into law on August 17, 2006 and contains over 900 pages of numerous provisions designed to strengthen the federal pension insurance program and protect company employee pensions.

Our feature article *"The Pension Protection Act of 2006; New IRA and Plan Provisions"* begins our coverage of some of the new retirement tax rules and planning opportunities that you need to know about, including transfers by non-spouse company plan beneficiaries to inherited IRAs to preserve a stretch IRA when a plan forces a distribution, and the ability to convert company plan funds to a Roth IRA.

Continuing with the theme of showing your clients how to put as much money away as they can for themselves, this month's guest IRA expert is Denise Appleby APA, CISP, CRC, CRPS, CRSP. Her feature article, *"Retirement Plans for Your Small Business Client"* discusses retirement planning options available to the small business owner.

Denise has once again prepared our highly acclaimed chart for 2006 contribution limits to multiple retirement accounts. On pages 4 and 5 you'll see Denise's chart showing you the 2006 contribution limits to all your retirement plans. If you or your clients have more than one type of retirement plan, this chart will tell you exactly how much money you can stuff into every plan or combination of plans for 2006. As year end approaches, this is the time that you want to make sure that your clients are maximizing contributions to all of their available plans.



For more IRA information, visit our website at [www.ira-help.com](http://www.ira-help.com).

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### WHAT'S INSIDE?

#### Feature Article

**The Pension Protection Act of 2006; New IRA and Plan Provisions**

**Non-Spouse Rollovers from an Inherited Company Plan are Permitted**

- 2006 Planning Opportunity
- Company Plan Distribution Issues
- Added NUA Benefit
- New IRA Trust Opportunities
- No 60-Day Relief!

**Roth Conversions Directly from Company Plans**

- Tax Loophole for After-Tax Plan Funds Converted to Roth IRAs

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#### Reference Chart

**2006 Limitations When An Individual Owns Or Participates In Multiple Retirement Plans**

— Pages 4-5

#### Guest IRA Expert

Denise Appleby

APA, CISP, CRC, CRPS, CRSP  
**Retirement Plans for Your Small Business Client**

- IRA Based Plans - SEPs and SIMPLEs
- Profit Sharing Plans
- 401(k) Plans
- Special Features

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### Bring In New IRA Assets Now!

Ed Slott's Exclusive 2-Day IRA Workshop  
November 9-10, 2006 • San Diego, CA

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