



ED SLOTT'S IRA ADVISOR

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TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

"When I was young, I used to think that money was the most important thing in life; now that I am old, I know it is."

*-Oscar Wilde (1854-1900)
playwright and novelist*

This is our 100th issue!

"Ed. How are you going to write eight pages a month just on how to take money out of an IRA?" That's what almost everyone asked me when I came up with the idea of a monthly newsletter dedicated to the distribution side of retirement planning. Now you know.

Those of you that have been reading the newsletter from the beginning, for a few years, or even for a few months now see how deep this topic really is and why we can easily fill another 100 issues with a seemingly never ending supply of IRA distribution strategies and advice, not to mention keeping you up to the minute each month on the steady flow of IRA related tax law changes, rulings and cases.

Our 100th issue is a proud milestone for us, but that is not the big story here. The real story is the exponentially increasing number of consumers who are now realizing (sometimes the hard way, through costly mistakes and advisor errors) how much of the retirement dis-

tribution planning issues that we highlight here each month applies directly to the fate of their retirement savings.

This month's feature article is also our Guest IRA Expert column. We wanted this landmark issue to feature someone equally special and of course we chose IRA expert Marvin R. Rotenberg, Director of Individual Retirement Services, Retirement Solutions Group, Bank of America in Boston, MA. Marvin was featured in our first issue as our first guest IRA expert so we thought it would be perfect to feature him once again in our 100th issue.



Marvin's article *"Exit Strategies for Your Retirement Savings"* is especially timely given the

number of people reaching retirement or changing jobs, not to mention the rash of companies ending or freezing their retirement plans. Employees and advisors need this information and can use this article to help them make the right decisions with their accumulated retirement savings.

For more IRA information, visit our website at www.ira-help.com.

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WHAT'S INSIDE?

Feature Article Guest IRA Expert

Marvin R. Rotenberg, Director of Individual Retirement Services, Retirement Solutions Group, Bank of America Boston, MA

Exit Strategies for Your Retirement Savings

- Take the Money and Pay the Tax
- Annuitize - Receive Payments for Life
- Keep Your Money in the Company Plan
- Reasons Not to Keep Your Money in the Company Plan
- Rollover Your Plan Funds to an IRA
- Partial IRA Rollovers
- A Tax Break for Employer Stock (NUA)
- Spousal Consent Required
- Use Direct Rollovers
- Reference Charts: Advantages and Disadvantages of IRA Rollovers

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Our First Subscriber!

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Rollover Relief Denied in Recent IRS Rulings

- PLR 200601042
- PLR 200602051
- PLR 200609023
- Pay Attention to What You Are Doing

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Increased FDIC Coverage for Retirement Accounts

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