



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### ATTENTION FINANCIAL ADVISORS:

- Get an Immediate Competitive Edge
- Become One of the Few True IRA Experts Now!

(See page 8)

*"We made too many wrong mistakes."  
-Yogi Berra*

#### **IRA Deadlines**

##### **IRA and Roth IRA Contributions**

The deadline to make a traditional IRA or Roth IRA contribution for 2004 is April 15, 2005 regardless of whether or not you file for an extension. There is no extension on this IRA contribution deadline. This still confuses people.

##### **SEP Contributions**

You can contribute to a 2004 SEP (Simplified Employee Pension) until April 15, 2005, or until the extended due date (up to October 17, 2005) if you have filed valid extensions.

In the wake of the Wall Street scandals and down years after the burst of the dot.com bubble, there have been many shareholder suits. But what happens when one of those lawsuits involve IRA investments? IRS has just ruled on several cases where the proceeds of the settlements were permitted to be rolled back into the IRA. For details see *"IRA Lawsuit Settlement Can Be Rolled Over"* on pages 2-3.

IRA wizard Natalie Choate appears once again as our Guest IRA Expert in this month's issue. What a perfect month for her story titled *"Don't Be An April Fool: Avoid This Top-10 List of IRA Errors."* These mistakes are some of the 146 strategies and planning ideas Natalie details in her latest guide titled *"The 100 Best & Worst Planning Ideas for Your Client's Retirement Benefits."* Natalie has been gracious enough to provide this exclusively to our readers.



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

##### **IRA Lawsuit Settlement Can Be Rolled Over**

- How to Handle Attorney Fees?
- Supreme Court Rules on Attorney Fees
- Structuring the Settlement
- 2004 Jobs Act Provisions Provides No Relief for IRA Owners

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##### **New Rollover Rules Effective March 28, 2005**

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##### **Your IRA Resource Center**

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##### **IRA Wrap Fees Can Be Paid From Non-IRA Funds**

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- What are Wrap Fees?

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#### Guest IRA Expert

##### **Nataile B. Choate, Esq. Bingham McCutchen, LLP**

- Don't Be An April Fool: Avoid This Top-10 List of IRA Errors

From *"The 100 Best & Worst Planning Ideas for Your Client's Retirement Benefits."*

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