



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### Attention Financial Advisors: IRA Rollover Conference

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*"Always do right. This will gratify some people, and astonish the rest."*

— Mark Twain (1835-1910)

Year-end is an important time for IRA owners and beneficiaries who are subject to required distributions. Since most of these distributions are taken at year-end, it's good to have a reminder while there's still time to make sure you've done everything right. This year's required distributions are the first to be taken under the new IRA distribution rules.

Given the preoccupation with world events, the holidays and seeing friends and relatives that we now appreciate having, required distributions can slip through the cracks. Mistakes are costly and IRS penalties make them worse. This month's feature article "Year-End IRA Distribution Alert" is both a basic refresher course and checklist of the new rules that apply to 2001 required distributions.

In addition to the new rules, some of

the more confusing points of distribution rules that have not changed are covered to help you avoid common traps.

If you recharacterized a 2000 Roth IRA conversion in 2001, and were also subject to required distributions on your traditional IRA, see "Roth Recharacterization May Trigger a Required Distribution" on pages 4-5.

Each year in the December issue we publish an index of articles and guest

IRA expert columns that appeared throughout the year. You'll find that on pages 5-7 along with acknowledgements of all the brilliant people who have given their valuable time during the year to make this a better publication.

We wish everyone a safe and peaceful holiday season. Enjoy the holidays, your family and friends and support our soldiers.

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

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— Ed Slott, CPA

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