

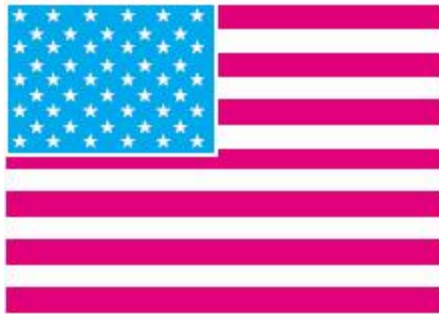


# ED SLOTT'S IRA ADVISOR

© 2001 Ed Slott, CPA

November 2001

## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS



*"There can be no fifty-fifty Americanism in this country. There is room here for only 100 per cent. Americanism, only for those who are Americans and nothing else."*

— Theodore Roosevelt (1858-1919)

On Tuesday September 11, 2001 everything changed. The economy, already weak, has been further strained by the horrific attacks. Besides the obvious personal losses, thousands of jobs have been eliminated.

For those with retirement plans, the dreadful combination of death, disability and the massive layoffs mean decisions must be made on what to do with retirement plan balances.

The last thing you may want to think about right now is what to do with your retirement account, especially if you have lost your job or even worse, have become a beneficiary. But these are issues that will have to be addressed and the sooner the better.

This month's feature article "*Tough Times Mean Tough Choices...What to do With the Company Retirement Plan*" addresses important choices for your company retirement plan or one that you have inherited.

In the wake of this unspeakable tragedy, Americans have personified the meaning of charity. Giving to others has become a high profile issue. For many of our readers, the IRA or company retirement plan may be the perfect asset to leave to a charitable organization. This month's guest IRA expert is Mark S. LaVangie, Senior Wealth Strategist at Fleet Private Clients Group. Mark's article "*Being Charitable With Your Retirement Plan*" shows you how to use your retirement plan to fulfill your charitable intentions.

Our thoughts are with all of you and your families during these challenging times. We salute our courageous men and women of the military, all the volunteers, and our incredible police, fire and rescue workers that have saved lives and given their lives to protect our freedom.

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

Ed Slott, CPA  
100 Merrick Road  
Rockville Centre, NY 11570

— Ed Slott, CPA

## WHAT'S INSIDE??

### Feature Article:

**Tough Times Mean Tough Choices ... What To Do With the Company Retirement Plan**

► Stay Put, Roll Over or Withdraw?

- Reasons to Leave Assets in the Company Plan
- Reasons to Roll Company Plan Funds to Your IRA
- Reasons to Take the Company Plan Money and Pay Tax Now

► Company Plan Beneficiary Issues

- Individual Non-Spouse Beneficiary
- Other Non-Spouse Beneficiaries-Estates, Trusts and Charities
- Spouse as Beneficiary

— Pages 2-6

**10-Year Averaging Charts**

— Page 5

### Guest IRA Expert:

**Mark S. LaVangie**  
Senior Wealth Strategist  
Fleet Private Clients Group

► Being Charitable With Your Retirement Plan

— Pages 6-8

*Back issues of Ed Slott's IRA Advisor are available ... see page 8*

**To order Ed Slott's IRA Advisor,  
Call Toll Free, 1-800-663-1340**

**Or Visit**

**<http://www.irahelp.com/order.shtml>**