



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### Reverse 2007 Roth IRA Conversions by October 15, 2008!

See pages 2-4

*A billion here, a billion there, pretty soon it adds up to real money.*

- Senator Everett Dirksen (1896 - 1969)

Now it's trillions, not billions.

The markets have been rocked and major financial institutions are being bailed out by taxpayers (that's you and me), but this kind of crisis and confusion presents opportunities for advisors to bail out clients when it comes to their retirement accounts. Our feature article, "*October IRA Strategies for Declining Markets*" highlights planning strategies that can be implemented right now to help ease the pain. Advisors should identify all clients who converted their traditional IRAs to Roth IRAs in 2007 when stock values were higher and look at undoing that conversion by October 15, 2008 when the time to recharacterize the 2007 Roth IRA conversion expires.

### Instant IRA Success – Now, More Than Ever

"*Instant IRA Success*" is the name of our intensive 2-day IRA practice-building and training program for financial advisors. Regular readers

know we run ads in this newsletter for our upcoming programs, as we have done in this issue on page 8. But now, I am telling you that attending this program is more important to you than ever before. In reaction to the recent financial devastation, more clients than ever are ready to move their retirement savings to educated advisors.

Our program promotes education as the way to build your practice. We don't believe in sales gimmicks, deception or quick fixes. When you have the education, your clients are better served and when your clients are better served, you will see your practice skyrocket, especially in the worst of financial times, like right NOW! If your clients do well, so will you and your family. With that philosophy in mind we urge you to look seriously at attending our next 2-day IRA training program.

You'll learn what to do now to attract and retain retirement account clients; the lifeblood of your business. Now is the time to get educated and get visible while record numbers of clients are looking for educated advisors.



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

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- How Soon Can You Reconvert?
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More clients than ever are ready to move their retirement savings to educated advisors.

