



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### 2008 Index of Articles

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*That some achieve great success, is  
proof to all that others can achieve  
it as well.*

— Abraham Lincoln  
1809-1865

**Looking for the latest info on a certain topic, IRA strategy, recent ruling or tax law change?**

It's all in here. Each year in the December issue we include our annual index of articles so you can find everything that we covered during the past year. If you are researching an item from past years, simply look at any prior year December issue and check out the index for that year.

This month's Guest IRA Expert is Natalie Choate, JD, Nutter McClennen & Fish LLP, Boston, MA. Natalie is an IRA legend and her article "*Strategies for Leaving IRA Funds to Charity*" shows you how to craft an estate plan for clients who wish to leave some or part of their IRA to a charity, including using a trust and split beneficiary strategies. If you have a client who is charitably inclined, you'll

get great ideas from this article and avoid potential problems. Natalie has also recently released a 65-page special report, "*Charitable Giving with Retirement Benefits: Why, How, and When to Donate Retirement Benefits to Charity (And To Which Type of Charity)*". It can be downloaded for \$29.95 at [www.ataxplan.com](http://www.ataxplan.com).

Be careful at year end when taking stock losses. Our article "*Year-End IRA Wash Sale Alert*" reminds you that wash sale rules apply to IRAs. Investors could end up with stock losses being disallowed if the same stock is repurchased in an IRA within 30 days before or after a sale of that stock in a taxable account at a loss.



From all of us at Ed Slott and Company, LLC we wish all of you and your families Happy Holidays and a healthy and successful New Year. Enjoy this time with your loved ones and friends and let's all look forward to a kinder stock market in 2009. See you next year!



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

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Natalie B. Choate, JD  
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