



ED SLOTT'S IRA ADVISOR

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July 2009

TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

*"It ain't enough to get the breaks.
You gotta know how to use 'em."
-Huey P. Long (1893-1935),
U.S. Senator*

It appears more than likely that taxes will be increasing at record levels, and very soon. For clients who have tax-deferred retirement savings, taxes on these accounts may leave them with less than half of their money just when they need it most - at retirement. Right now, advisers have a unique opportunity to help clients keep more of their retirement funds protected from increasing federal and state taxes by moving this money to Roth IRAs while taxes are still relatively low.

There are huge tax changes and opportunities available now and in 2010 that every advisor should address. The planning you do now can have a major long-term impact. You can help your clients build tax-free retirement savings. They will have more money and be better long-term clients for you. Our entire issue focuses on Roth IRA conversion planning for 2009 and 2010. Now is the time to move on this.



For more IRA information, visit our website at www.ira-help.com.

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Special Issue

Roth Conversion Planning for 2009 and 2010

Since their creation more than a decade ago, Roth IRAs have been among the best tax breaks available. After-tax dollars are contributed, then clients get tax-free withdrawals of their investment and earnings once the five-year and age 59½ (or death, disability, or first time home buyer) requirements have been met. Certainly, many clients will welcome the idea of tax-free retirement income.

What's more, Roth IRAs have no required minimum distributions

(RMDs). Therefore, clients who won't need to tap their IRAs for living expenses in retirement can leave these accounts untouched. They can pass their income tax free Roth IRAs to specified beneficiaries as a key part of their estate planning.

The catch? Roth IRAs always have been off-limits to high-income and even some moderate-income clients.

In 2009, for example, Roth IRA contributions are not permitted for single

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Roth Conversion Planning for 2009 and 2010

Roth IRA Benefits

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