



# ED SLOTT'S IRA ADVISOR

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## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### 2009 Index of Articles

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*"The young man knows the rules, but  
the old man knows the exceptions."*

— Oliver Wendell Holmes Sr., writer  
(1809-1894)

#### Happy Holidays!

Inside you'll find our annual index of articles for 2009 on pages 5-7. You'll want to keep this issue handy for future reference.

This month's Guest IRA Expert is Seymour "Sy" Goldberg, CPA, MBA, JD, Senior Partner, Goldberg & Goldberg, P.C. in Woodbury, NY. Sy's article, **"DOL Rules Trustee of an IRA Trust Can Receive Trustee Fees"** highlights a new ruling from the US Department of Labor (DOL) on prohibited transactions with an IRA trust when family members collect trustee fees. Advisors often have clients in this position or may find themselves involved with their own families in a



similar capacity. This DOL ruling provides much needed and long awaited guidance in this area.

In a related item, the Department of Labor also ruled that broker agreements that grant the broker a security interest in assets to cover IRA debts create a prohibited transaction resulting in the disqualification and complete taxation of the IRA. See our article on page 4, **"DOL Rules That Broker's IRA Agreement Creates a Prohibited Transaction,"** and make sure your clients never sign such an agreement.

On behalf of all of us at Ed Slott and Company, LLC, we wish you a happy and healthy holiday season for you and your families and a successful New Year.

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

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Seymour Goldberg, CPA, MBA, JD

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