



# ED SLOTT'S IRA ADVISOR

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February 2009

## TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

### Top IRA Rulings of 2008

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*"I'm putting all my money in taxes –  
the only thing sure to go up."  
-Henny Youngman (1906- 1998)*

Although it is already February 2009, we are still recapping the key rulings and tax changes from 2008. Last month's entire issue was devoted to the new Worker, Retiree, and Employer Recovery Act of 2008 (WRERA), which came out just before year end. That's the law that suspended required minimum distributions for 2009 and made the non-spouse beneficiary plan rollover mandatory.

In this month's issue our feature article "*Top IRA Rulings of 2008*" completes our wrap up of 2008 from the nation's leading IRA experts. 2008 brought us rulings and tax law changes in a number of areas that you need to be aware of, including charitable IRA rollovers, IRA and inherited IRA creditor protection, disclaimers, IRA trusts, stretch IRAs, Roth conversions for non-spouse plan beneficiaries, naming beneficiaries and more. Make sure you go through this recap so you know what the latest IRS and court positions

are in areas that your clients may be confronted with.

This month's guest IRA expert is Blanche Lark Christerson, JD, LLM, from Deutsche Bank Private Wealth Management, New York. Her article "*Estate Planning with the \$3.5 Million Exemption*" covers critical new estate planning concerns that will affect many clients this year. 2009 brings us the largest ever increase in the federal estate tax exemption (from \$2 million to \$3.5 million) at a time where most estates have been significantly reduced due to the stock market meltdown.

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the largest ever  
increase in the  
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There are lots of planning opportunities to leave more IRA funds estate tax free to children and grandchildren, but there are also caveats. You need to make sure that the surviving spouse will inherit the right amount. There may also be higher state estate taxes that need to be planned for, in states that

have decoupled from the federal estate tax system. Start the year off right and get this information to your clients now.



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

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#### Guest IRA Expert

**Blanche Lark Christerson,  
JD, LLM  
Deutsche Bank Private  
Wealth Management, New  
York**

##### Estate Planning with the \$3.5 Million Exemption

- Impact of the Increased Exemption
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