



ED SLOTT'S IRA ADVISOR

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TAX & ESTATE PLANNING FOR YOUR RETIREMENT SAVINGS

New NUA Tax Breaks

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“Opportunity is missed by most people because it is dressed in overalls and looks like work.”

– Thomas Alva Edison (1847 - 1931)

IRA owners and participants in company plans may have to look a bit harder to find goodies in the new tax law, but the opportunities are there. The new tax law, officially named The Jobs and Growth Tax Relief Reconciliation Act of 2003 was signed into law on May 28, 2003, but many provisions that indirectly benefit those with retirement accounts are already in effect. The new lower income tax rates for example, are effective as of January 1, 2003.

This month's issue focuses on how to use the new tax law to make the most of your retirement savings. Our feature article *“New Tax Law Impact on Retirement Accounts”* shows you how many of the provisions can help you save more for your retirement starting right now.

This month's guest IRA expert is Robert S. Keebler, CPA, MST, partner with Virchow, Krause & Company, LLP

in Green Bay, Wisconsin. His article *“New Tax Law Brings New NUA Tax Breaks”* shows how the new tax law enhances the tax break for company stock. NUA (Net Unrealized Appreciation) is now taxed at the new lower capital gains tax rates, but there are new cautions as well.

Inside this issue you'll find a follow-up to the article in the May 2003 issue *“Life Insurance for Less... How to Buy Life Insurance with Tax-Deferred Money.”* This is a hot topic in light of recent rulings and the provisions from the

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2001 Tax Act that allow all taxable IRA funds to be rolled over to company plans. The company plans can then purchase life insurance with pre-tax funds that originally came from the IRA. We received a tremendous amount of feedback, questions and interest in this topic and revisit it in this issue. See *“IRA / Life Insurance Update”* on pages 4-6.

For more IRA information, visit our website at www.irahelp.com

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Guest IRA Expert Robert S. Keebler, CPA, MST

Virchow, Krause & Co., LLP
Green Bay, Wisconsin

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