



# ED SLOTT'S IRA ADVISOR

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## Tax & Estate Planning For Your Retirement Savings

### 2003 Index of Articles

(See pages 6 - 8)

*"It's not enough to be busy; so are the ants. The question is: What are we busy about?"*

– Henry David Thoreau  
(1817-1862)

There is no question that the tax rules surrounding IRA distributions are as clear as concrete. That's why there are so many questions. Often those questions wind up being answered by IRS through various rulings and sometimes through the courts.

This month's feature article "Recent Key IRA Rulings" covers the top IRA rulings of 2003 and some from 2002 that could have an impact on your IRA distribution planning. These are Private Letter Rulings (PLRs) issued by IRS regarding IRA distributions for IRA owners and their beneficiaries.

As we always remind you, PLRs are directed and authoritative only to those taxpayers who requested the ruling, but they do give you an idea of how IRS would rule in your situation and provide an indication of the most current IRS position on the issues in the ruling. IRS also uses these rulings to send messages and let us know about related issues that

may not have even been asked about by the taxpayers requesting the rulings.

Also in this issue you'll see a new PLR that allows beneficiaries who inherited an IRA through the estate to be able to make a trustee-to-trustee transfer from the deceased IRA owner's IRA to an inherited IRA for the beneficiary. The stretch will still be lost, since the estate is not a designated beneficiary, but at least the estate does not have to remain open until the inherited IRA balance is paid out. This would be a good ruling to show IRA custodians, many of whom until now were requiring the estate to be kept open for years. See "Inherited IRA Payout Can Be Assigned to Estate Beneficiaries... Estate Can be Closed" on page 5.

You'll find our year-end index of 2003 articles and Guest IRA Expert columns on pages 6-8. This should help you find that article you were looking for.

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

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### WHAT'S INSIDE??

#### Feature Article:

##### Recent Key IRA Rulings

- ▶ 60-Day Rollover Rulings
- ▶ Stretch IRA Trust Rulings
- ▶ IRA Sub-Trust Rulings
- ▶ Charitable Bequest Rulings
- ▶ Age of Contingent IRA Beneficiaries Must be Considered
- ▶ Future IRA Trust Rulings We May See

– Pages 2-4

##### Inherited IRA Payout Can Be Assigned to Estate Beneficiaries...

Estate Can Be Closed  
PLR 200343030

– Page 5

##### 2003 Index of Articles

– Pages 6-7

##### 2003 IRA Experts

– Pages 7-8

##### Acknowledgments

– Page 8

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