



ROAD MAP TO RETIREMENT

12 IRA planning mistakes to avoid

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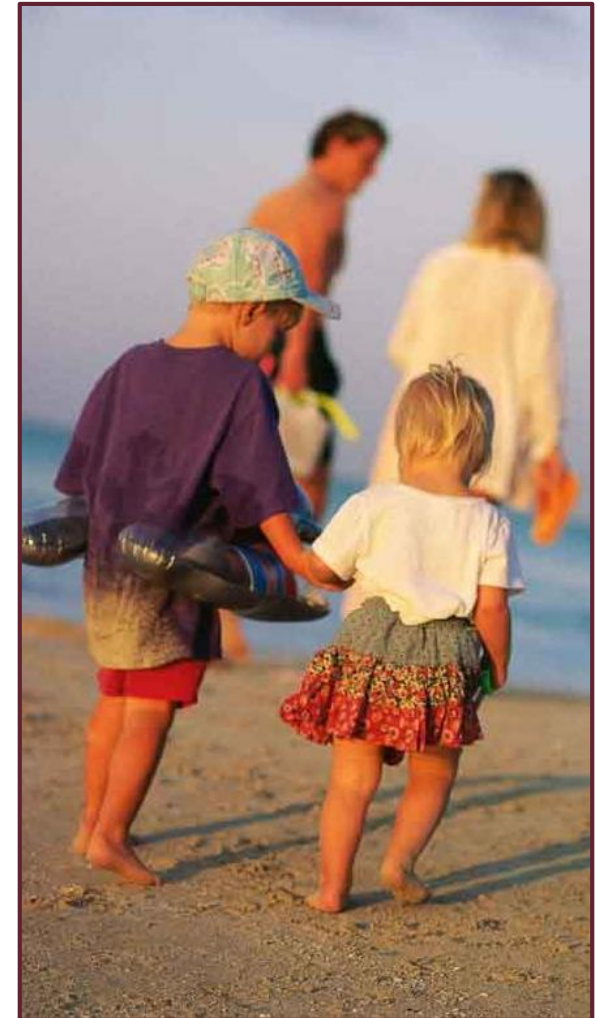


MAKE THE MOST OF IRA SAVINGS



1 The stretch distribution option

- Beneficiary choices
- Taxes
- Flexibility

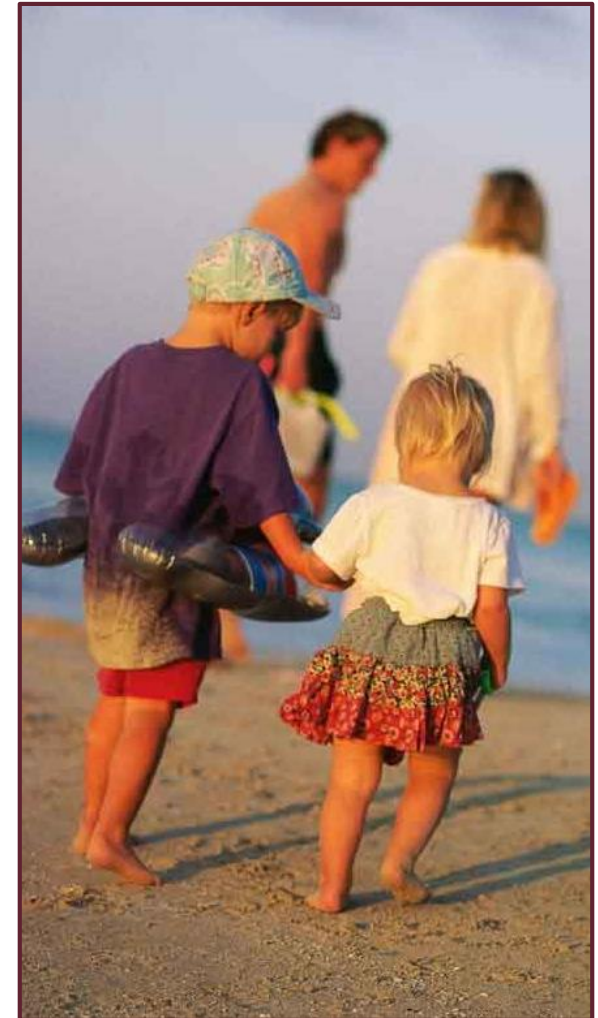


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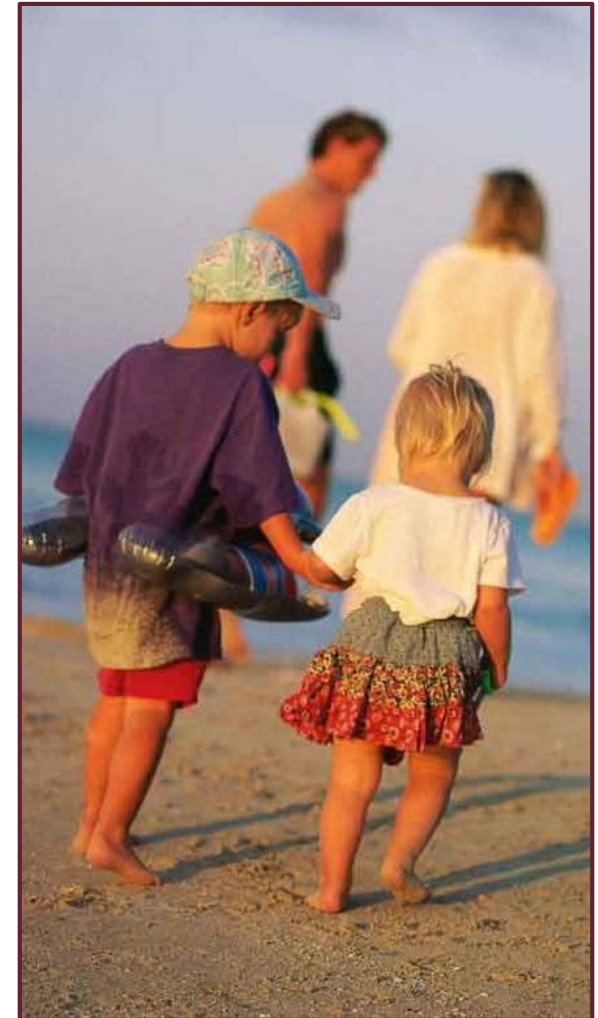
2 Beneficiary mistakes

- Missing or blank
- Outdated
- Inconsistent



3 Spousal rollovers

- Consider not rolling over IRA assets if a surviving spouse
 - is older than 70½ and the deceased spouse was not
 - is under age 59½ and needs income
 - plans to disclaim IRA assets (the stretch distribution option)



MAKE THE MOST OF IRA SAVINGS



4 The IRD deduction

- Double taxation
- Relief



MAKE THE MOST OF IRA SAVINGS



5 Net unrealized appreciation

- Company stock
- Ordinary income versus capital gains
- Mistakes



MAKE THE MOST OF IRA SAVINGS



6 Roth IRAs

- Tax benefits: now or later?



7 Contribution limits

- \$5,500 per individual for 2013 and 2014
- Catch-up contributions
 - \$1,000 per individual age 50 or older



MAKE THE MOST OF IRA SAVINGS



8 Spousal contributions

- Earned income requirement



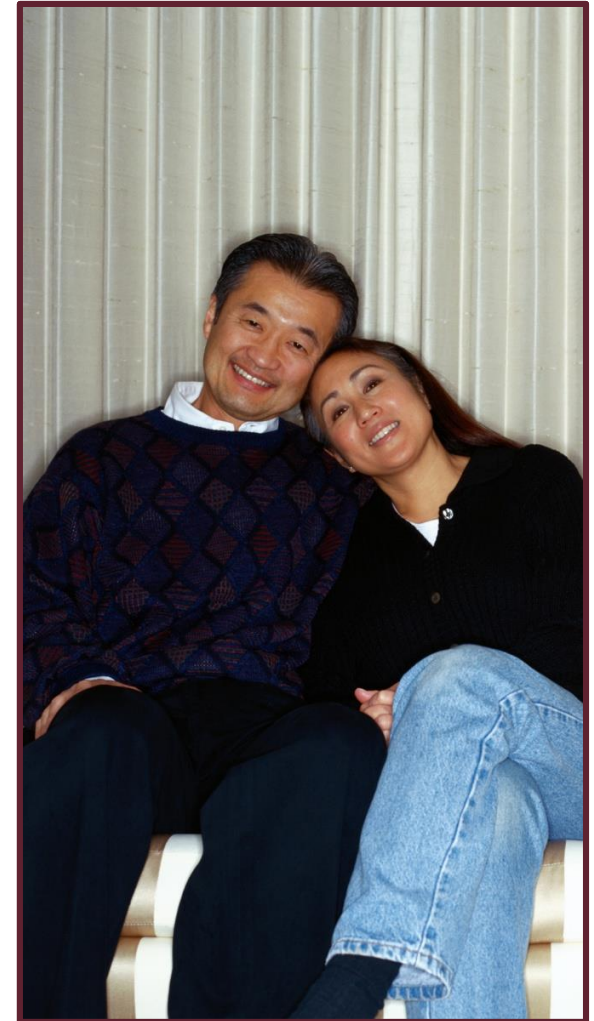
9 Missing important dates

- 9 months
 - Disclaim deadline
 - Estate taxes due
- 9/30: Beneficiaries determined
- 9/30: Multiple beneficiary payout determined
- 12/31: RMD deadline



10 Required minimum distributions

- Tips to avoid the 50% penalty
 - Asset consolidation
 - Recalculation upon reaching age 70½
 - 401(k) versus IRAs



MAKE THE MOST OF IRA SAVINGS



11 Trusts

- Ownership
- Beneficiaries

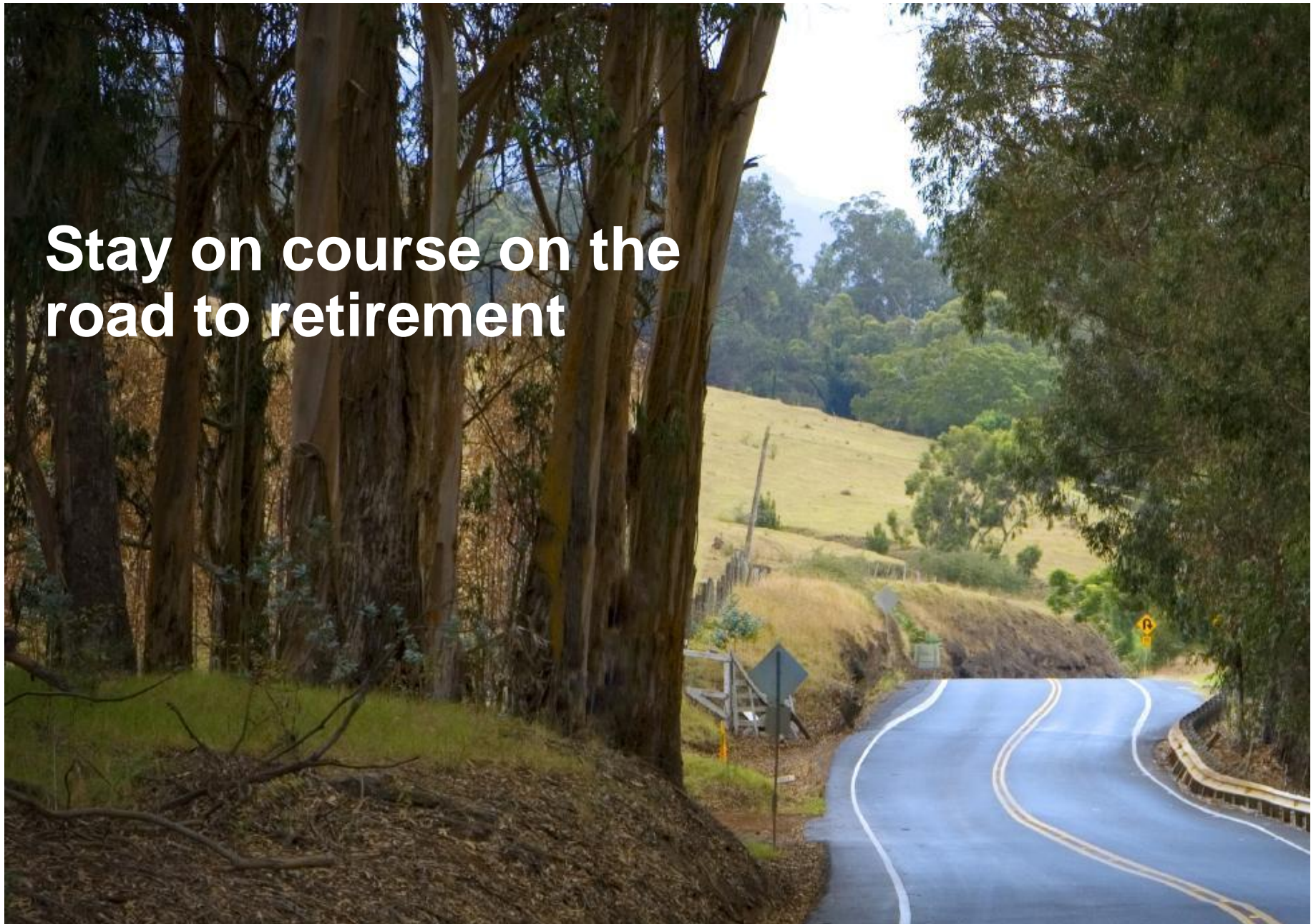



12 Unnecessary penalties

- Early distribution penalty
- Substantially equal periodic payments (SEPP)
- Warning



**Stay on course on the
road to retirement**



A blue car is driving away from the viewer on a two-lane asphalt road that curves to the right. The road is flanked by tall, mature trees with dense green foliage. In the background, a grassy hillside is visible under a bright sky. The text is overlaid in white, bold, sans-serif font on the upper right portion of the image.

STEP 1: Talk to your financial advisor or tax advisor today.

STEP 2: Put your retirement savings plan into action.

STEP 3: Make the most of your IRA.



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Thank you.

