

Retirement Distributions: Planning Options (RPDO)

Course Overview

With the nation's largest generation facing retirement, plan assets amount to almost \$10 trillion, and as legislators debate Social Security and pension plans, private retirement accounts are a critical asset for aging clients and forward-thinking families. Improper beneficiary choices and faulty distribution calculations can result in penalties or unnecessary taxes and may cause your clients to lose as much as 75 percent of their retirement plan. Go beyond mere calculations and learn how to really assist your clients with their retirement planning.

Course materials contain final regulations governing plan distributions and copies of all pertinent IRS forms and rulings. Updated with the latest cases, rulings, regulations and legislation, this course provides you with the necessary tools to better serve clients who are about to retire or begin IRA withdrawals on their own or as a beneficiary.

Objectives

- Identify issues and apply the regulations to distribution alternatives.
- Recognize penalty taxes and how to avoid them.
- Calculate distributions required during lifetime and after death.
- Determine how the death of an owner or beneficiary affects distributions.
- Recognize the pros and cons of various beneficiary choices to assist your client in selecting the best options.

Major Topics

- Roth IRA: Is it the right choice?
- Income tax treatment of distributions from pension, profit sharing, 401(k), IRA, Keogh and Sec. 403(b) plans
- Strategies for distributions before age 59 1/2
- Laws, regulations and IRS rulings concerning plan distributions
- Avoiding the 50 percent penalty on deficient distributions
- Integration of estate planning with distribution decisions
- Surviving spouse opportunities and dilemmas
- Self-directed IRA investment problems

Field of Interest Code: Taxes

CPE Hours: 8.00 | **CFP:** 8.00 | **CTEC-Fed:** 5.00 | **IRS-TX:** 5.00 | **LS-EP:** 6.50 | **MCLE:** 6.50

Level: Intermediate

Designed for:

CPAs, financial planners, attorneys and investment advisers who offer advice on retirement and estate planning issues.

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