

Planning for Retirement Benefits: Recent Developments and Current Trends

2015-2

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This Seminar Handout discusses new developments in the area of estate and distribution planning for retirement benefits. "New" means occurring in approximately the last 15 months prior to the date on the first page. Background necessary to understand each development is briefly summarized in some cases. More detail regarding the underlying subject matter can be found in the authorities cited, or in the referenced section of the author's book *Life and Death Planning for Retirement Benefits*. The book is available as a paperback bound book (7th ed., 2011; www.ataxplan.com) or in a web-based electronic edition by subscription at www.retirementbenefitsplanning.com.

Abbreviations Used in this Seminar Handout. -3-

I. IRS BLESSES ROTH CONVERSIONS OF AFTER-TAX MONEY IN SOME PLANS AND IRAS: IRS NOTICE 2014-54; REV. RUL. 2014-9. -3-

II. IRS SEEKS INFORMATION REGARDING HARD-TO-VALUE ASSETS IN THE IRA, VIA NEW BOXES AND CODES FOR FORMS 5498 AND 1099. -5-

Form 5498. -6-

Form 1099. -7-

What the IRS will now be able to police. -7-

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Roth IRAs. -10-

Rules regarding death benefits under a QLAC. -10-

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B. *Ellis v. Comm'r*, T.C. Memo 2013-245 (10/29/13): IRA-owned Business Cannot Compensate the IRA Owner. -18-

V. MAJOR IRA RULE CHANGE: IRS ANNOUNCEMENT 2014-15, : PUBLICATION 590 SUPERCEDED; *Bobrow v. Comm'r*, TC Memo 2014-21 (1/28/14). -19-

VI. THE LEAST MOST IMPORTANT CASE OF 2014: *CLARK V. RAMEKER*, 134 S.Ct. 2232 (6/12/14) -26-

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| C. PLR 2015-11036: Spousal Rollover Through Trust and/or Estate. | -49- |
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