

# Understanding the Minimum Distribution Rules

*The Estate Planner's and Financial Advisor's Guide to  
the Defined Contribution Plan Minimum Distribution Rules*

By:  
Natalie B. Choate, Esq.  
Nutter McClennen & Fish LLP  
Boston, MA.

This Seminar Outline contains an expanded version of Chapter 1 of Natalie Choate's book *Life and Death Planning for Retirement Benefits* (7<sup>th</sup> ed., 2011; Ataxplan Publications), which may be purchased for \$89.95 plus shipping by calling 800-247-6553, or at [www.ataxplan.com](http://www.ataxplan.com). Copyright 2015 by Natalie B. Choate; all rights reserved.

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## Abbreviations and Symbols used in this Outline

¶ The paragraph symbol “¶” refers to a section of the book *Life and Death Planning for Retirement Benefits* (7<sup>th</sup> ed. 2011). If the referenced paragraph begins with the number “1,” or refers to “Appendix B,” the cross referenced section is reproduced in this Seminar Outline. Other cross referenced sections are not reproduced in this Outline.

§ Refers to a section of the Code unless otherwise indicated.

ADP	Applicable Distribution Period. ¶ 1.2.03.
Code	Internal Revenue Code of 1986, as amended through March 2015
DB	Designated Beneficiary.
ERISA	Employee Retirement Income Security Act of 1974.
FMV	Fair market value.
IRA	Individual retirement account or individual retirement trust under § 408 or § 408A.
IRS	Internal Revenue Service.
MRD	Minimum Required Distribution.
PLR	IRS private letter ruling.
QRP	Qualified Retirement Plan. § 401(a).
RBD	Required Beginning Date. ¶ 1.4.01.
Reg.	Treasury Regulation.
WRERA	The Worker, Retiree, and Employer Recovery Act of 2008 (Pub. L. 110-458).

# Estate Planning for Retirement Benefits: Selected Case Studies

*What to do in real life*

2015 Edition

Natalie B. Choate, Esq.  
Nutter McClennen & Fish LLP/ Boston, MA  
[www.ataxplan.com](http://www.ataxplan.com)

Parts of this seminar handout are excerpted from the 7<sup>th</sup> ed. (2011) of Natalie Choate's book *Life and Death Planning for Retirement Benefits* (Ataxplan Publications). The book can be ordered by calling 800-247-6553, or on line at [www.ataxplan.com](http://www.ataxplan.com), for \$89.95 plus shipping. All rights reserved. See end of each Case Study for cross references to portions of the book that provide further explanation of some concepts.

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# Death and Taxes: The Inherited Retirement Plan

*Advising Executors and Beneficiaries*

2015 edition

Natalie B. Choate, Esq.  
Nutter McClennen & Fish LLP  
Boston, Massachusetts 02210  
[www.ataxplan.com](http://www.ataxplan.com)

Most of this Seminar Outline is excerpted from the author's book *Life and Death Planning for Retirement Benefits* (7<sup>th</sup> ed. 2011), which may be purchased in paperbound book format for \$89.95 plus shipping by calling 800-247-6553 or on line at [www.ataxplan.com](http://www.ataxplan.com) or in the NEW electronic online format by subscription at [www.retirementbenefitsplanning.com](http://www.retirementbenefitsplanning.com). Copyright 2015 by Natalie B. Choate.

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