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Understanding the Minimum Distribution Rules

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

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This Seminar Outline contains an expanded version of Chapter 1of Natalie Choate's book *Life and Death Planning for Retirement Benefits* (7th ed., 2011; Ataxplan Publications), which may be purchased for $89.95 plus shipping by calling 800-247-6553, or at 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* (7th 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).

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