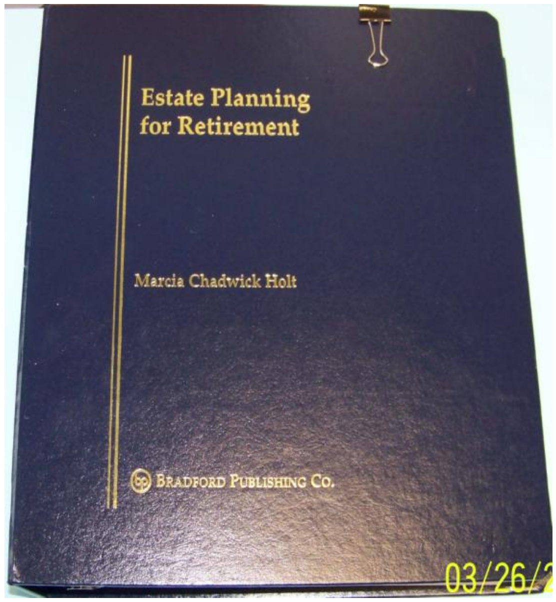

Planning for retirement is an extremely complex and highly regulated area of practice, and one that affects clients during life as well as at death. In ***Estate Planning for Retirement***, Marcia Chadwick Holt addresses the relevant federal tax law, federal substantive law, state statutes and common law, and the preemption of state law by ERISA in a clear and thorough manner. The book also includes discussions of nonqualified retirement plans, prohibited transactions, and social security.

Estate Planning for Retirement is an important and practical book for attorneys, accountants, trust officers, financial planners, professors, students, and individual taxpayers who want to better understand retirement plans and the choices available under the law. It provides the basic framework from which a practitioner can give appropriate advice and a taxpayer can make appropriate decisions.

The book includes numerous examples and "Practice Pointers" that clarify the topics discussed, as well as tables that compare various techniques. It illustrates the law through charts, case studies, and forms. Each section includes a series of questions designed to highlight important points, and the Appendix includes clear and concise answers to those questions.

Estate Planning for Retirement will help you:

- Understand the distribution options available under qualified plans, IRAs, and other retirement plans.
- Determine required beginning dates.
- Calculate required minimum distributions.
- Avoid the 10% additional income tax and 50% excise tax.
- Understand the life expectancy and five-year rules.
- Explain rollovers.
- Explain creditor protection.
- Explain ERISA preemption.
- Draft QDROs and beneficiary designations.
- Use Roth IRAs and avoid income tax on all distributions.