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## Experts in Estate Planning: Estate and Distribution Planning for Retirement Benefits

### Experts in Estate Planning: Estate and Distribution Planning for Retirement Benefits

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Cosponsored by the Probate & Estate Planning Section of the State Bar of Michigan

Speaker



**Natalie B. Choate**  
Nutter McLennen & Fish LLP,  
Boston, MA

**DECEMBER 7, 2017**  
The Inn at St. John's, Plymouth

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# Learn Retirement Assets from the Master

Cosponsored by the Probate & Estate Planning  
Section of the State Bar of Michigan

Natalie B. Choate, the country's foremost expert, returns to Michigan and covers critical changes from the Trump administration that impact retirement asset planning. Learn the minimum distribution rules, the key to maximizing the value of your clients' retirement benefits, and how to integrate retirement benefits into the typical estate plan. Using case studies, this presentation answers your key questions, explaining what you can and can't do—and the gray areas in-between.

## Benefits of Attending:

- Apply minimum distribution rules to retirement benefits payable to trusts
- Tackle inherited plans from title and transfer to cleanup strategies
- Fix IRA mistakes, including bungled rollovers, penalties, and disqualification
- Help older clients manage RMDs and avoid penalties

### Speaker



Natalie B. Choate, Nutter McLennen & Fish LLP, *Boston, MA*

Specializing in estate planning for retirement benefits, Natalie B. Choate is the author of two books, "Life and Death Planning for Retirement Benefits" and "The QPRT Manual." She is a former chair of both the Estate Planning and the Employee Benefits Committees of the Boston Bar Association, as well as a former regent of the American College of Trust and Estate Counsel and former chair of its Employee Benefits Committee.

## Schedule

**Live in Plymouth** 12/07/17, 1:30pm–5:00pm

**On-Demand Seminar** Available 12/28/17

**Level:** Intermediate/Advanced | **CLE:** 3



PROBATE & ESTATE PLANNING  
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- 1:30pm** **Making Retirement Benefits Payable to Trusts**  
how the IRS's minimum distribution rules apply to retirement benefits payable to trusts • working the rules with a trust for minors, disabled beneficiary, second spouse • fiduciary income tax pitfalls with benefits • planning for repeal of the stretch?
- 2:30pm** **Death and Taxes: The Inherited Retirement Plan**  
how to title and transfer inherited plans • beneficiary rollovers: rights and wrongs • minimum distribution and other deadlines • how multiple beneficiaries can establish "separate accounts" • don't forget the "IRD deduction" • advising a surviving spouse • cleanup strategies when the decedent named the wrong beneficiary, including disclaimer and reformation • will proposed legislation help?
- 3:45pm** **IRA Mistakes and How to Fix Them**  
dealing with a client's bungled rollover, minimum distribution, contribution, or other IRA step • know whether your client faces a 6%, 10%, or 50% penalty, a deemed distribution, or complete disqualification of his or her IRA • when and how to use a corrective distribution, request for penalty waiver, absorption, recharacterization, hardship waiver of the 60-day rollover deadline (including the new IRS self-certification procedure), or a rollover to solve your client's problem
- 4:30pm** **70 1/2: How to Plan for, Take, Avoid, or Minimize RMDs**  
help your older clients manage those unwelcome Required Minimum Distributions (RMDs) • when to use rollovers, qualified charitable distributions, annuities, and Roth conversions • tax-smart ways to take RMDs • what does NOT work—and how to avoid the penalties