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Retirement Benefits Payable to a Trust: Planning, Drafting, and Administration After SECURE 2.0

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Speaker

Natalie B. Choate
Ataxplan Publications
Wellesley, MA

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Retirement Benefits Payable to a Trust: Planning, Drafting, and Administration After SECURE 2.0

Livestream 10/22/26 | On Demand 11/12/26

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Expert Guidance on Retirement Benefits Payable to Trusts

CLE: 2.75 | Level: Intermediate/Advanced

PCP PROBATE & ESTATE PLANNING CERTIFICATE PROGRAM ELECTIVE

Retirement benefits payable to trusts remain a challenging planning area after SECURE and SECURE 2.0. Nationally recognized speaker Natalie B. Choate untangles the web of trust and inherited RMD rules.

You will be able to:

- Recognize drafting choices that can make—or break—favorable RMD treatment
- Avoid common mistakes when naming trusts as retirement account beneficiaries
- Analyze how different beneficiary types affect distribution timing and tax results
- Identify practical options when a beneficiary designation or trust plan creates problems
- Better coordinate postdeath administration among trustees, custodians, and advisors

Natalie B. Choate
Ataxplan Publications, *Wellesley, MA*

Natalie is a former estate planning lawyer and the author of two books: *Life and Death Planning for Retirement Benefits* and *The QPRT Manual*, which are leading resources for estate planners. Natalie has been named Estate Planner of the Year by the Boston Estate Planning Council and has been quoted in *The New York Times, The Wall Street Journal, Money,* and *Forbes.*

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Schedule for Livestream

9:00am Setting the Stage: Retirement Accounts, Trusts, and the SECURE Act Framework

Overview of estate planning for retirement benefits after SECURE and SECURE 2.0; required minimum distributions (RMDs) for inherited accounts (both overlooked and overrated); designated beneficiaries, eligible designated beneficiaries (EDBs), and non-designated beneficiaries; why trusts create special challenges in determining payout periods.

9:20am The 12-Step Process: How to Determine RMDs for an Inherited Trust

The “12 steps” to identify countable beneficiaries and determine the applicable payout rule; along the way, what planning/drafting decisions would have changed the result in each “step”; here we go—which trust(s) are you testing; successor trusts; subtrusts; separate accounts treatment; determining whether trust qualifies as a see-through trust; different see-through trust rules for IRAs versus qualified plans; conduit trust or accumulation trust—what difference does it make; first-tier, second-tier (or primary, secondary) beneficiaries; the “countable” beneficiary(ies); “disregard rules” for certain second-tier beneficiaries; did participant die before or after RBD; determine which of “only” 12 possible payout rules applies to your trust.

10:45am Trust Planning and Drafting Decisions Based on Beneficiary

Trust drafting and the RMD result—target drafting for special deals; surviving spouse—marital trusts; conduit trust “deal” is spectacular—how to get it; plain old designated beneficiary—no good RMD deal out there; disabled/chronically ill beneficiary—perfect fit for supplemental needs trust; minor child EDBs—trust drafting versus planning considerations; conduit trusts (and trusteed IRAs) versus accumulation trusts; not more than 10 years younger beneficiaries—RMD “deal” may not be that great; trust established by a pre-2020 decedent; multiple beneficiaries; spray trusts; dynasty trusts; charitable beneficiaries in a trust—tax benefit or nightmare; mass confusion—two different 10-year rules; two different “minor beneficiary” rules.

11:35am Postdeath Cleanup Options and Administrative Fixes

What can be fixed after the participant’s death—and what cannot; disclaimers; trust modifications, decanting, and judicial reformations; payment of retirement benefits to remove or isolate problematic beneficiaries; timing issues; the four deadlines; working with IRA custodians and plan administrators; transferring accounts—decedent to trust to beneficiary.

12:00pm Q&A and Final Tips