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

10/22/24 Livestream  
1:00pm–4:30pm  
11/12/24 On Demand

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LIVESTREAM 10/22/24 | ON DEMAND 11/12/24

# Experts in Estate Planning

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

## Estate and Distribution Planning for Retirement Benefits



**Speaker**

Natalie B. Choate  
Ataxplan Publications,  
Wellesley, MA

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# Expert Advice on Retirement Assets

CLE: 3 | Level: Intermediate/Advanced



Nationally recognized speaker Natalie B. Choate returns to Michigan and covers everything you need to know about retirement asset planning. Learn the required minimum distribution (RMD) 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, she answers your questions, explaining what you can and can't do—and the gray areas in between. Plus, find out when and how to use a corrective distribution with an IRA mistake.

## You will be able to:

- Apply RMD rules to retirement benefits payable to trusts
- Identify the trust income tax rules that are key to planning with retirement benefits
- Tackle inherited plans from title and transfer to cleanup strategies
- Fix IRA mistakes, including bungled rollovers, penalties, and disqualification



**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. She was named to *The Best Lawyers in America* for

more than 25 years and was also named “Estate Planner of the Year” by the Boston Estate Planning Council.

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## Schedule for Livestream

- 1:00pm** **Making Retirement Benefits Payable to Trusts: Part 1**  
What required minimum distributions (RMDs) apply to a trust; the four steps to test a trust for designated beneficiary status; what payout period applies to your trust (the payoff!); case studies, including the trusts that get special RMD deals post-SECURE, conduit trusts for spouses, trusts with a minor child EDB, Type II AMBT for a disabled beneficiary.
- 2:05pm** **Making Retirement Benefits Payable to Trusts: Part 2**  
Case studies continued, including separate accounts for multiple beneficiaries (through a trust or otherwise); trusts for “PODBs” (plain old designated beneficiaries); trusts for “NoMoTTYs” (not more than 10 years younger); the trust income tax rules key to planning with retirement benefits.
- 3:10pm** **Death and Taxes: The Inherited Retirement Plan**  
How to title and transfer inherited plans; beneficiary rollovers (why, when, how); RMD and other deadlines for executor, trustee, beneficiaries; postdeath changes you can make (or not); don't forget the AVD and IRD deduction; cleanup strategies when the decedent named the wrong (or no) beneficiary (disclaimers, toggles, distributions).
- 4:00pm** **IRA Mistakes and How to Fix Them**  
Dealing with a client's bungled rollover, minimum distribution, contribution, or other IRA goof; knowing whether your client faces a 6%, 10%, or 25% 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, or hardship waiver of the 60-day rollover deadline.

### Past attendees rave about Natalie's presentations:

“Excellent! Very relatable.” “Makes it understandable and practical.”  
“Fantastic delivery as usual.”