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Roth IRA Answer Book

Sixth Edition

*by Gary S. Lesser, Esq., Michelle L. Ward, Esq., and
Gregory Kolojeski, Esq.*

Roth IRA Answer Book provides in-depth coverage of the administration and operation of Roth IRAs. A team of practicing experts analyzes the most recent developments in practice, as well as legislation, regulation, and law. It is the one resource that takes pension professionals step by step through all aspects of plan administration and compliance.

Highlights of the Sixth Edition

The *Roth IRA Answer Book, Sixth Edition*, includes coverage of the most recent developments in the area, including:

- A fully revised chapter 3 on conversions, contribution recharacterization, and rollovers, and chapter 4 on voluntary distributions.
- Expanded coverage and more examples of the distribution ordering rules.
- How the removal of the \$100,000 modified adjusted gross income (MAGI) limit for Roth conversions from an eligible retirement plan beginning after 2009 will effectively eliminate the income limit for contributing to a Roth IRA.
- Expanded coverage of special purposes distributions and repayments, including qualified recovery assistance distributions and qualified disaster recovery distributions.
- An examination of the circumstances that allow special-purpose distributions to be recontributed (i.e., repaid by being rolled over) to an eligible retirement plan, including a Roth IRA.
- Expanded coverage of the rollovers rules applicable to certain airline payments, military death gratuities, Exxon Valdez settlements, and Service-members' Group Life Insurance (SGLI) to a Roth IRA.
- Expanded coverage of the qualified rollover rules that allow a direct "conversion" from an eligible retirement plan to a Roth IRA.



- How same-sex marriages, civil unions, domestic partnerships, and similar relationships in California, Connecticut, Hawaii, Maine, Massachusetts, New Hampshire, New Jersey, Oregon, Vermont, Washington, and the District of Columbia can affect an owner's or participant's beneficiary designation.

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