TABLE OF CONTENTS

Chapter 1: Types of Retirement Plans Qualified Plans Individual Retirement Accounts Almost-Qualified Plans Nonqualified Plans Chapter 1: Test Your Knowledge Chapter 1: Solutions and Suggested Responses	1 3 9 13 14 17 19
Chapter 2: An Overview of Tax Rules Taxation Fundamentals General Income Tax Rules for Retirement Plans Income Tax on Qualified Plans and Qualified Annuities Special Income Tax Rules for Tax-Deferred Annuities Special Income Tax Rules for IRAs How Penalties Can Guide Planning Chapter 2: Test Your Knowledge Chapter 2: Solutions and Suggested Responses	21 21 25 30 54 55 61 65
Chapter 3: Early Distributions: Taking Your Money Out Before the Law Allows Exceptions to the Early Distribution Tax Calculating the Tax Reporting the Tax Special Rules for IRAs Chapter 3: Test Your Knowledge Chapter 3: Solutions and Suggested Responses	69 69 83 83 90 95
Chapter 4: Substantially Equal Periodic Payments Computing Periodic Payments Implementing and Reporting Your Decision Modifying the Payments Chapter 4: Test Your Knowledge Chapter 4: Solutions and Suggested Responses	99 101 110 111 117 119
Chapter 5: Required Distributions: Taking Money Out When You Have To Your RMD Age Life Expectancy Tables Required Distributions During Your Lifetime Death Before Required Beginning Date Death After Required Beginning Date Special Rules for Tax-Deferred Annuities Special Rules for Roth IRAs Penalty	121 122 122 123 124 126 127 129 129

Reporting the Penalty Waiver	133 135
	139
Chapter 5: Test Your Knowledge	141
Chapter 5: Solutions and Suggested Responses	141
Chapter 6: Required Distributions During Your Lifetime	143
Required Beginning Date	144
Computing the Required Amount	147
Designating a Beneficiary	152
Special Rules for Annuities	157
Divorce or Separation	161
Chapter 6: Test Your Knowledge	165
Chapter 6: Solutions and Suggested Responses	167
Chapter 7: Distributions to Your Beneficiary If You Die Before Your Required	
Beginning Date	169
Determining the Designated Beneficiary	169
Distribution Methods	171
Designated Beneficiary	175
Eligible Designated Beneficiary	178
No Designated Beneficiary	189
Multiple Beneficiaries, Separate Accounts	190
Multiple Beneficiaries, One Account	190
Trust Beneficiary	196
Estate as Beneficiary	199
Annuities	200
Divorce or Separation	201
Reporting Distributions from IRAs	203
Chapter 7: Test Your Knowledge	205
Chapter 7: Solutions and Suggested Responses	207
Chapter 8: Distributions to Your Beneficiary If You Die After Your Required	
Beginning Date	209
Administrative Details	209
Distribution Methods	212
Designated Beneficiary	214
Eligible Designated Beneficiary	217
No Designated Beneficiary	229
Multiple Beneficiaries, Separate Accounts	229
Multiple Beneficiaries, One Account	229
Trust Beneficiary	231
Estate as Beneficiary	234
Annuities	234
Divorce or Separation	235
Chapter 8: Test Your Knowledge	237
Chapter 8: Solutions and Suggested Responses	239

Chapter 9: Roth IRAs	241
Taxation of Distributions	243
Early Distribution Tax	252
Ordering of Distributions	254
Required Distributions	256
Chapter 9: Test Your Knowledge	259
Chapter 9: Solutions and Suggested Responses	261
Chapter 10: Roth 401(k) Plans	263
Taxation of Distributions	264
Early Distribution Tax	268
Ordering of Distributions	269
Required Distributions	269
Chapter 10: Test Your Knowledge	271
Chapter 10: Solution and Suggested Responses	273
Appendix A: IRS Forms, Notices, and Schedules	275
Appendix B: Life Expectancy Tables for 2021 and Earlier	309
Appendix C: Life Expectancy Tables for 2022 and Later	333
Glossary	357
Index	359
Final Exam Copy	361