

Your Retirement Account Your Way™

More Choices. More Control. More Flexibility.



Required Minimum Distribution Waived

The Worker, Retiree, and Employer Recovery Act of 2008 signed into law in December of 2008 eliminated the requirement for persons already or turning 70½ in 2009 to take a required minimum distribution from their Traditional IRA. The change allows you to skip the distribution for 2009 and avoid any tax penalties. This waiver is only for the tax year 2009, and minimum distributions will need to be resumed in 2010.

If you turned 70½ in 2008, you still must take your 2008 tax year required minimum distribution by April 1st of 2009. The waiver does not apply to any 2008 tax year distribution.

If you are or will be 70½ in 2009, the computation of the minimum distribution you would have been required to take, were it not for this waiver, has been included. Again, a minimum distribution for the tax year 2009 is not required. If you would like to take a distribution, please go to our website at www.iraservices.com and complete a Distribution Request Form (found under the Download Forms tab) and send it to us at the address listed on the form.

If you have any questions about the Required Minimum Distribution waiver for 2009, please call one of our retirement specialists at (800) 248-8447. We will be happy to assist you.

Alternative Assets in Troubled Times

Individually and as a nation, we are facing extremely difficult economic times. There are no quick fixes for our current financial situation. However, each of us should assess our personal situation and take appropriate action. How does the investment in alternative or “non-traditional” assets impact my current retirement portfolio? What should I look for in my retirement account, and what should I do, if anything, going forward?

Since every investor’s financial situation is different, we cannot answer the question definitively. However, the traditional advice of having your investment strategy diversified is probably more true now than ever before. Alternative assets play an important role in ensuring a balanced and diversified retirement portfolio.

As a new year begins, it is a good idea to consult with your financial advisor to review your retirement strategy. Ask yourself, “Is my portfolio where it needs to be for my particular combination of age, retirement requirements, and risk level?” Just as having all your money in stocks over the last year may have caused a sharp drop in your portfolio, concentrating them in the next “hot” financial product may put you at risk for the next financial problem. You can improve your odds of having a successful retirement plan by ensuring that your program

includes appropriate diversification so that you minimize the risks that may be just around the bend.

Alternative assets are just one of the ways to improve the diversification of your retirement plan. Your financial adviser can help you be certain that your diversification is appropriate. Make sure that your plan is really balanced so that when the next financial tsunami strikes, your retirement plan will not be overwhelmed.

Invoicing Fee Change

As was noted in the last newsletter, a few changes have been made in our fee structure for 2009 (See the fee schedule at our website at www.iraservices.com and click on "Download Forms"). One change was the Invoicing Fee for clients who do not maintain a minimum cash balance from which fees can be deducted. In order to maintain our low fee structure, starting

with the enclosed statement, a \$5.00 fee is charged for invoicing any account. In order to avoid a charge on small amounts, only aggregate fees of \$50.00 or more will be invoiced. You can avoid this fee by maintaining a cash balance so that fees may be deducted at the time they are incurred. If you have any questions, please call us at (800) 248-8447.

Coming in Future Issues

1. LLCs, what are my responsibilities?
2. Changes coming
3. Planning your Retirement Needs



Tell Us How We're Doing

In an effort to continually improve our service, we invite you to provide us with any feedback (good or bad) you may have, or tell us about anything you'd like to see changed, added or improved. Send your testimonials and/or comments to feedback@iraservices.com.

Social Media

For general updates, reminders and special offers, stay connected with us through the following social media platforms!