

## **Life and Death Planning for Retirement Benefits**

6<sup>th</sup> edition, 2006

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# **TOC-I-TOA**

TOC-I-TOA is an ancient word meaning Table-Of-Contents-Index-Table-Of-Authorities. This .pdf document contains the entire Table of Contents and Index from the 6<sup>th</sup> edition of *Life and Death Planning for Retirement Benefits* by Natalie B. Choate, plus a complete Table of Authorities<sup>1</sup> for the book. (The Table of Authorities does not appear in the book itself...it was too long.)

If you own the book, download this document to someplace on your hard drive where you can find it easily. Then, when you need to look up something in *Life and Death Planning for Retirement Benefits*, you can do a word search in this document...that may help you get quickly to the page and section that answers your question. If you DON'T yet own the 6<sup>th</sup> edition of *Life and Death Planning for Retirement Benefits*, read the TOC-I-TOA to see what the book is all about, and whether it provides information you need.

1. Summary Table of Contents: p. 2
2. Detailed Table of Contents: p. 3
3. List of Forms contained in Appendix B: p. 16
4. Index: p. 17
5. Quick Finder: p. 24
6. Table of Authorities: p. 25: To be added.

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<sup>1</sup>The Table of Authorities isn't quite here yet—it will be added to this document as soon as it's ready.

1. This is the Summary Table of Contents from page 5 of *Life and Death Planning for Retirement Benefits*, 6<sup>th</sup> ed. 2006:

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- Uniform Principal and Income Act . . . . . 281
- Withholding . . . . . 116

5. Quick Finder mini-index from p. 575 of the book:

### Quick Finder

Use the *Table of Contents* and the *Index* to find what you need, or:

Tables: Uniform Lifetime, p. 524; Single Life Table, pp. 526–527.

Index entries with lists: Checklists, Deadlines, Grandfather rules.

To compute post-death MRDs: Gather info listed at ¶ 1.5.02, p. 57, then use ¶ 1.5.03, p. 58, if participant died before RBD, or ¶ 1.5.04, p. 60, if he/she died on or after RBD. If spouse is beneficiary, see also ¶ 1.6.04, p. 79, and ¶ 1.6.06, p. 80. For a DB plan, see ¶ 10.2 instead.

Other post-death matters: Rollovers/transfers: ¶ 3.2, p. 163 (spouse), ¶ 2.6.01, p. 146, ¶ 2.6.03, p. 149 (others); Disclaimers: Ch. 4, p. 204; Stretch IRA, ¶ 1.1.03, p. 27; Modify beneficiary designation: ¶ 1.7.07, p. 94, and ¶ 1.8, p. 96; IRD deduction, ¶ 2.3.04, p. 124; LSD-only plan, ¶ 1.5.10, p. 71; NUA, ¶ 2.5.03, p. 140; 10% penalty, ¶ 9.4.01, p. 482. Also see Index, “Inherited benefits.”

Estate planning: Stretch IRA, ¶ 1.1.03, p. 27; Client near death, ¶ 2.5.09, p. 145, ¶ 2.7.02, p. 159; LSD-only plan, ¶ 1.5.10, p. 71; Marital deduction, ¶ 3.3, p. 177; Roth plans, ¶ 5.8.09–¶ 5.8.10, p. 275; Charitable planning, Ch. 7, p. 354; See-through trusts, ¶ 6.2, p. 290; Trusteed IRA, ¶ 6.1.06, p. 288; How to benefit spouse, issue, minors, disabled beneficiary, avoid GST tax, see ¶ 6.3.11–¶ 6.3.15, pp. 325–¶ 336, plus ¶ 3.3.02, p. 179; Forms in Appendix B, p. 529.

Lifetime distribution planning: Compute MRDs, ¶ 1.3.01, p. 40; Rollover considerations, ¶ 2.7.03, p. 160; Recovery of basis, ¶ 2.1.07, p. 111; Life insurance rollout, ¶ 8.3, p. 402; SOSEPP, ¶ 9.2.04, p. 459; Choices at retirement, ¶ 10.3, p. 519; NUA, ¶ 2.5, p. 138; Roth choices, Ch. 5, p. 228; Charitable gifts, ¶ 7.6, p. 386; Unusual investments, ¶ 8.5–¶ 8.7, pp. 417–¶ 452.

Trusts/trustees: Transfer benefits out of trust, ¶ 6.1.05, p. 285; See Disclaimer, Fiduciary, in Index; Income taxes, ¶ 6.4, p. 336; Trust accounting, ¶ 6.1.02, p. 280; Post-death compliance, ¶ 6.2.08, p. 299; MRD trust rules, ¶ 6.2.03, p. 292; Trust drafting checklist, p. 350.