MILLER CANFIELD

Before the Bell Breakfast Forum: Beneficiary Designations for Individual Retirement Accounts, Roth Individual Retirement Accounts and Employer Sponsored Tax-Qualified Retirement Plans

October 22, 2015
7:15 - 8:30 a.m.
The Townsend Hotel, 100 Townsend Street, Birmingham, MI 48009

Area investments advisors, registered representatives, and trust officers are invited to join us for breakfast and a presentation by Miller Canfield lawyers Ken Konop and Kal Goren. Discussions will include:

I. Types of Plans

A. Individual Account Plans: 401k/Profit Sharing/IRA/Roth IRA/403(b)
B. Defined Benefit/Cash Balance Plans

II. Rights of Spouses

III. Naming Spouse, then Children

A. Simple
B. Creditor of Spouse or Children
C. Children as Minors
D. Special Needs Child
E. Spouse and/or Children of Prior Marriage
F. Forgotten Beneficiary Designation
G. What does the Beneficiary Designation form say if a beneficiary dies before receipt of their entire interest? Where does it go?

IV. Rights of Creditors of an IRA or Plan Participant

V. Rights of Creditors of Beneficiaries of an IRA or Plan Participant? (Inherited IRA)

VI. Trust as Beneficiary

A. Distribution Period

1. Death Before or After Required Beginning Date
2. Accumulation vs. Distribution Trust

B. Divorce (State Law) vs. ERISA (Federal Law)

VII. Annual Agenda for Client Meetings

Advance Registration is required. No cost to attend.

Questions?

Continued

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