

INHERITED IRA SPECIAL NEEDS TRUST

Three-step (d)4(a) transfer

Original institution of IRA or 401(k)

Institution holding the SNT accounts

IRA or 401(k) account
(Original account, original title)



Step 1:

*Retitle the account
at the original firm*

**Retitled Inherited IRA (Now
under bene name)**

Step 2:
*Move to the firm
servicing the SNT*

Like named Inherited IRA
(Same title, new institution)

Step 3:

*Transfer to fund SNT
Inherited IRA under
IRS PLR 2006 200 25*



Like named SNT Inherited IRA
(Titled for SNT, new institution)

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Prior to 1st of month

- Establish Inherited IRA account with the original firm

AND

- Establish Inherited IRA and Inherited IRA SNT with the receiving firm

First of Month

2

1st of month

- Fund Inherited IRA at original firm

AND

- Notify the receiving firm to initiate transfer to Inherited IRA

Journal

3

Prior to month end

- Sign letter of authorization to transfer to fund SNT Inherited IRA

AND

- Receiving firm to complete as a non-taxable transfer SNT Inherited IRA

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KEY BENEFITS OF TRANSFER



Non-Taxable Event
(d)4(a)



Maintain State Medicaid Benefits



Preserve More Assets for Client



Completed as a Non-Taxable Transfer to SNT Inherited IRA

TAX SAVINGS

**IRA
Distribution**

Federal Tax Rate

Tax

Marginal Effective

\$3,000,000 37% 35.61% \$1,068,163

\$2,000,000 37% 34.91% \$ 698,163

\$1,000,000 37% 32.82% \$ 328,163

\$ 500,000 35% 28.84% \$ 144,220

\$ 200,000 32% 20.04% \$ 40,087

\$ 100,000 22% 14.77% \$ 14,768

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