

The Mathematics of The SECURE Act: Where the Tax Law and Economics Collide

OVERVIEW

The paradigm shift from life expectancy distributions to a 10-year distribution is at its core a mathematical problem.

Therefore, quantitative driven strategies can mitigate the impact of lost deferral. These strategies include Roth conversions, multi-generational trusts, life insurance, exception beneficiaries, and utilizing Charitable Remainder Trusts.

Moreover, tried and true strategies to mitigate built-in income tax consequences of "inherited" IRAs gain importance with a 10-year rule.

In any case, there is a critical need for estate and financial planners to understand the mathematics.

This is not a manual designed to help only wealthy clients, but rather will provide advice for the mass-affluent and the truly wealthy.

Properly applied, these quantitative strategies will provide tremendous value and demonstrate expertise.

OVERVIEW OF THE CHAPTERS

Chapter 1.....	Overview of the SECURE ACT
Chapter 2.....	Economic Benefit of Tax Deferral
Chapter 3.....	Charitable Remainder Trusts
Chapter 4.....	Roth Conversions
Chapter 5.....	Life Insurance
Chapter 6.....	Multi-Generational Spray Trusts
Chapter 7.....	Beneficiary Exceptions
Appendixes.....	Flowcharts, Graphs and Tables

ADDITIONAL INFORMATION

Specifically, in this e-Book, we will review the following:

- The mathematical pillars of income tax deferral, bracket management, conversion of ordinary income to long-term capital gain and to tax-free insurance death benefits
- Explaining these concepts to your clients with flowcharts and quantitative illustrations
- The mathematics of four types of Trusts and beneficiary distributions from Trusts
 - Conduit Trust
 - Non-Designated Beneficiary Trusts
 - Designated Beneficiary Trusts
 - Eligible Designated Beneficiary Trusts
- The good and bad math of Conduit Trusts after the SECURE Act
- Why Conduit Trusts should not be used in a second marriage and how to explain the math to your clients
- The math of avoiding the five-year rule in favor of the ten-year rule or the life expectancy rule
- Covering the law and explaining a thorough understanding of the deferral and tax rate arbitrage associated with a Charitable Remainder Trust
- Covering the law and explaining of the Section 664 CRT Tier rules and converting ordinary IRA to long-term capital gain
- Covering the law and explaining the income and estate tax-free benefits of IRA relocation (i.e., utilizing IRA distributions to purchase life insurance)
- Learn advanced insurance strategies, including policy designs to maximize ROI
- Covering the law and explaining the efficacy of Roth IRA conversions and the true drivers of who should and should not convert
- Integrating Roth conversion planning with eligible IRA Disability Trusts and IRA Trust planning
- Developing a quantitative understanding of the benefits of using the state tax-exempt IRA Trust to reduce state income taxes

- Covering the law and explaining an understanding of the tax rate arbitrage of spreading income across Trust beneficiaries and across family members
- Changes to estate tax planning for IRAs after the SECURE Act
- Why Roth IRAs should be paid out to Disability Trusts
- And much, much more!

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