

## How The New Law Will Impact Your Retirement Accounts Starting In 2020

Recent changes to qualified retirement accounts and IRS mandated Required Minimum Distributions (RMDs) bring advantages and disadvantages. Some changes have the potential to be beneficial; however, you must make sure you are working with the current and up-to-date information so you can avoid costly mistakes.

### MAKE SURE YOU UNDERSTAND THE NEW LAW

As of 2020, the new law mandates you start taking RMDs from your qualified retirement accounts once you reach age 72. The new provisions can be complex, with unforgiving consequences. Make one small error and you, and/or your heirs could be hit with severe penalties. This presentation will help clarify how the new changes impact your retirement, and how to avoid IRS problems.

#### TOPICS WE'LL COVER INCLUDE:

- Provisions of the **New SECURE Act**, which go into effect January 2020, that you must follow to be in compliance with the IRS
- How to **calculate your RMDs** considering the new law
- Tax-saving strategies to help offset additional taxes that could result from your RMDs
- Whether **Roth conversions** make sense considering the latest changes
- **Tax-saving strategies** to offset additional taxes that could result from your RMDs
- Asset allocation strategies to help you **avoid cannibalizing your principal** when you are taking RMD distributions

**Make sure your RMD strategy is optimized best for you.  
Find out what you need to know to avoid the 50% IRS penalty!**

*This complimentary educational event is provided as a public service and comes with no obligation.*

#### *Dates, Times & Location*

**Thursday**  
**March 5, 2020**  
2:00 p.m.

**Tuesday**  
**March 10, 2020**  
2:00 p.m.

**Brecksville Community Center**  
1 Community Drive • Brecksville, OH 44141

Reservations are required. Seating is limited and fills quickly.

To reserve your seats, please call **(844) 329-7635** (Toll-Free, 24 Hours)  
or online at: **www.youRSVP.com** and enter code **WAFBUJ**