

Avoiding the IRA tax-time bomb

By Faye E. Oney

There have been many changes in IRA laws, including some major changes to the Roth IRA for 2010. Also, did you know that 99 percent of beneficiary designation forms are filled out incorrectly, and that they can have a devastating impact to you and your loved ones? Join Ross Wealth Advisors for a dinner and workshop at 5:30 p.m. on June 22 and 24 at J Liu Restaurant, 6880 North High St., Worthington to learn how these changes can affect your retirement plans.

Don Ross will explain how the changes in the IRA law can tax to death your IRA, 401k, 403b or 457 retirement nest egg. "It's about understanding how to use the written tax codes to your advantage as well as keeping up with them as they change," Ross stated. "This is what we do for our clients." He also said that most people are unfamiliar with the 110-page IRS Publication 590



that dictates all the "trap doors" of IRAs.

Ross also will discuss the Stretch IRA, and how it can help your loved ones throughout their lifetimes.

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IRA Workshop

Ross Wealth Advisors is holding an IRA information dinner/workshop on June 22 and 24 at 5:30 p.m. at J Liu Restaurant in Worthington.

safe investments that can earn higher returns than CDs or money markets," Ross added.

For nearly 25 years, Don Ross has been providing objective finan-

cial advice to clients and helping them keep more of their hard-earned money. His workshops have helped hundreds of retirees hang onto their investments longer. "You've worked your entire life to build up your nest egg," he said. "You want to make sure that it goes to the people you love and care about. Your financial future deserves a second opinion."

The dinner and workshop is free, but you must register by calling 1-800-495-4197. This workshop is most beneficial to investors with retirement/investment accounts valued at more than \$200,000. Visit www.RossWealthAdvisors.com for more information.