

# 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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**1**

**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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