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CLIENT ALERT

2009 MINIMUM REQUIRED DISTRIBUTION (MRD) SUSPENDED

On December 23, 2008, President Bush signed legislation, which among other things, (mainly related to retirement plan funding and administration) suspended the requirement to take an MRD in 2009 from your IRA or 401(k). This applies to retirees as well as beneficiaries of inherited accounts.

Unfortunately, the legislation did not provide any waiver from the MRD for 2008.

December 30, 2008

***Disclaimer:** This e-mail represents a general overview of tax developments and should not be relied upon without an independent, professional analysis of how any of these provisions may apply to a specific situation. Any tax information contained in the body of this e-mail was not intended or written to be used, and cannot be used, by the recipient for the purpose of avoiding penalties that may be imposed under the Internal Revenue Code or applicable state or local tax law provisions.*