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### CHANGES TO QUALIFIED RETIREMENT ACCOUNT DISTRIBUTIONS – ESPECIALLY AFFECTING THOSE BORN IN 1951.

Before the SECURE Act (effective January 1, 2020), the required beginning date (RBD) to begin taking required minimum distributions (RMDs) from qualified retirement accounts was age 70 ½. The SECURE Act raised the RBD to age...

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### BETH JOINS NAELA'S COUNCIL OF ADVANCED PRACTITIONERS AND IS RATED AS A 'SUPER LAWYER'



In July 2023, I was accepted to the National Academy of Elder Law Attorneys' (NAELA) Council of Advanced Practitioners (CAP).

This designation recognizes 'outstanding members of the elder and special needs law community.' I look forward to opportunities for advanced education with other experienced practitioners in elder law and special needs law.

I am also humbled to share that I have been selected as a 'Super Lawyer' by...

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### REPORT FROM THE OCD INTERNATIONAL FOUNDATION'S 2023 ANNUAL CONFERENCE



From July 6 to 9, 2023, I attended the OCD International Foundation's annual conference in San Francisco, California. The conference had nearly 1800 attendees and featured various tracks on topics ranging from...

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## CONT: CHANGES TO QUALIFIED RETIREMENT ACCOUNT DISTRIBUTIONS – ESPECIALLY AFFECTING THOSE BORN IN 1951.

...72 for individuals born in 1951 or earlier, and to age 73 for individuals born between 1952 and 1959.

The SECURE Act 2.0 increased the minimum distribution to age 73 as of January 1, 2023.

On July 14, 2023, the IRS announced it is delaying the implementation of the new RMD rules until 2024 to allow plan administrators to catch up with all the changes brought by the SECURE Act 2.0. As a result, IRA owners born in 1951 (or who are the surviving spouse of an IRA owner born in 1951) have until April 1, 2025, to take their first RMD(s) from

their qualified retirement account(s)

If you were born in 1951 (or are the surviving spouse of someone born in 1951) and have already taken an RMD between January 1, 2023 and July 31, 2023, the IRS is providing relief by extending the 60-day 'rollover rule' to September 30, 2023; thus, an RMD taken in 2023 can be deposited into a qualified account by that date in order to avoid a taxable event in 2023.

If you think this may apply to you, please contact your plan administrator or tax preparer at your earliest opportunity.

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Disclaimer: this newsletter is informational only and should not be construed as legal advice.

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## CONT: BETH JOINS NAELA'S COUNCIL OF ADVANCED PRACTITIONERS AND IS RATED AS A 'SUPER LAWYER'

...legal publisher Thomas Reuters for the fourth consecutive year in the areas of probate and estate planning. "Super Lawyers" is a rating service recognizing lawyers who have attained a high degree of peer recognition and professional achievement. Thomas Reuters'

selection process is peer and research driven. Only 5% of attorneys are annually chosen for this honor."

My commitment to enhancing our service to our valued clients and being a resource in the community remains steadfast. Thank you for your ongoing support!

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## CONT: REPORT FROM THE OCD INTERNATIONAL FOUNDATION'S 2023 ANNUAL CONFERENCE

OCD, hoarding disorder, body dysmorphic disorder, and trichotillomania (the reoccurring, irresistible urge to pull out hair or pick skin). Here are a few things I learned about hoarding disorder:

Unlike other disorders which require only that a majority of 'elements' be present, a hoarding disorder diagnosis requires all six of the following elements:

- a. Difficulty discarding or departing with possessions, regardless of actual value;
- b. Perceived need to save items and distress associated with discarding with items;
- c. The accumulation of possessions that congests and clutters active living areas and substantially affects their intended use (if living areas are...

## CONT: REPORT FROM THE OCD INTERNATIONAL FOUNDATION'S 2023 ANNUAL CONFERENCE

...uncluttered, it is only because of the intervention of third parties);

d. Significant distress and impairment in social, occupational, or other important areas of function;

e. It cannot be contributed to by another medical condition (for example, a brain injury or dementia); and

f. It is not explained by the symptoms of another mental disorder (for example, OCD, depression, or schizophrenia).

A few additional things I learned...

...about this disorder is that it, on average, begins at the age of 17 and is a contributor to homelessness (for example, eviction, disorganization with paying utilities, etc.). Family conflict and family rejection are common with the disorder. The traits of indecisiveness (fear of making wrong decisions, for example), disorganized thoughts, and procrastination are risk factors in developing the disorder.

If you believe you or a loved one may have hoarding disorder, please seek help through peer support groups and/or therapy. The International OCD foundation ([iocdf.org](http://iocdf.org)) is a useful resource.

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If you have questions about leaving property to a relative, guardianship/conservatorship, or would you like to discuss your estate plan, please contact our client care specialist, **Margo Passeau**, directly at **(425) 296-3121** or by email at **[margo@bethmcdaniel.com](mailto:margo@bethmcdaniel.com)**

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