

2017 Health & Fitness

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- Financial Health & Fitness -

In-Kind Distributions from IRAs

Provided by Beverly Neighbors and Bill Wilson

This may surprise you: you can take an IRA distribution in a form other than cash. This may

seem unorthodox, but it can make financial sense for some older IRA owners as well as IRA heirs.

An in-kind distribution from a traditional IRA is fully taxable, just as a cash distribution from a traditional IRA becomes taxable income. Just how is the cash value of the in-kind withdrawal

determined? The fair market value of the asset is reported to the IRS as a step in the distribution.^{1,2}

Why would you want to

make this type of IRA withdrawal?

In certain cases, it may be preferable to withdrawing cash, especially

when it comes to Required Minimum Distributions (RMDs) for traditional IRAs.

Maybe you want to

keep shares instead of selling them.

There are times when you may be reluctant to sell some or all of an investment

to satisfy an RMD, because the investment is really performing well. An in-kind withdrawal is an alternative. The amount of the distribution will be

full in-kind withdrawal to satisfy the RMD requirement. You will still retain ownership of the asset(s) distributed in-kind.²

Maybe you see a loser turning into a winner. You hold a poorly performing investment in your IRA, but you sense it will turn around, you suspect its value will soon rise. Rather than liquidate it, shares of it could be withdrawn from the IRA as an in-kind distribution. They will be taxed at their current value when distributed from the IRA as in-kind distributions are treated like taxable income, but in future years, they will only be subject to capital gains tax rates rather than (higher) income tax rates.⁴

If an IRA holds an investment that has so little worth that it seems pointless to have the IRA in the first place, an in-kind distribution may offer a solution.



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treated just like taxable income, but you will still own that asset once it is outside of the IRA. Those shares now have a chance to appreciate further, and you can also elect to donate them to charity.^{2,3}

Maybe you have a cashless IRA. If 0% of your IRA assets are sitting in cash, then one option is to take either a partial or

Maybe the IRA has little value. Some "stray" IRAs are not worth very much. If an IRA holds an investment that has so

little worth that it seems pointless to have the IRA in the first place, an in-kind distribution may offer a solution. If you own a traditional (or Roth) IRA and make this move before age 59½, you are likely looking at an early-withdrawal penalty as well as taxes. Even so, you may prefer that to keeping up the IRA for years, or carrying a loser investment in the IRA for any number of years while paying attached account fees.²

In-kind IRA distributions can be tricky, as they often involve shares. Share prices fluctuate, and if you are trying to precisely meet your RMD amount with a distribution of shares, there is the risk of coming up short or long. If you come up short, you will need another transaction to satisfy the RMD. If you come out long, that could increase the income tax attached to the RMD. This is the risk you take.⁵

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Citations.

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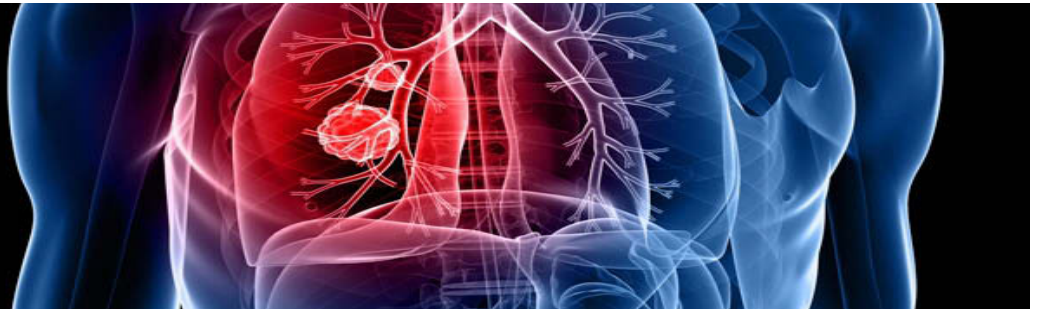
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Karen Hurd has been practicing nutrition for over 2 decades. She received her degree in Comprehensive Nutrition in 1994 from Huntington College of Health Sciences. She has counseled thousands of clients both nationally and internationally. Her expertise lies in treating disease through nutrition.

For more information on Karen and her practice, visit KarenHurd.com

- Physical Health & Fitness -

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There is nothing more important than our good health. It can't be bought, yet it is our most important asset. Protecting that asset is as simple as a little prevention. Henry County Medical Center is making that simple step of prevention

more accessible with our affordable screening program.

HCMC has been offering “a look inside” with heart and stroke screenings for several years, but recently has added the new low-dose CT lung cancer screen-

ing offered at the HCMC Diagnostic Center.

More than 200,000 new cases of lung cancer are diagnosed each year in the United States. The prognosis is poor for patients whose cancer is detected in its



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advanced stages. The American Cancer Society states that lung cancer is the leading cause of cancer death among both men and women.

Of the top four deadliest cancers in the U.S. (lung, prostate, breast and colorectal), lung cancer is the only one not subject to routine screening. Based on the findings of the National Lung Screening Trial (NLST), we now have confirmation that low dose CT lung screening can save lives of people at high risk for developing lung cancer.

This groundbreaking research offers new hope for the early detection and effective treatment of lung cancer, the leading cause of cancer death in the United States. Physician or self-referral, low dose CT lung cancer screening should be considered an option for the asymptomatic individuals considered at high risk for lung cancer.

One of the keys to more successful treatment of lung cancer is the early detection of the disease. Often, lung can-

cer is detected in its later stages, when it has compromised the function of one or more vital organs and has spread throughout the body. There are many types of lung cancer.

Each type of lung cancer grows and spreads in different ways and is treated differently. The purpose of this low dose CT lung cancer screening is to detect and diagnose and underlying medical condition that you may have at an early stage and to improve the treatment effectiveness and options. The images will be reviewed for the presence of lung nodules, masses, or other abnormalities suspicious for lung cancer as well as other findings of potential clinical importance.

Risk factor for Lung Cancer include:

- Smoking
- Exposure to secondhand smoke
- Family History
- Excessive Alcohol use
- Exposure to radon gas, asbestos and

other chemicals
The screening is performed at the HCMC Diagnostic Center. You are asked to lie very still on a CT table, which is slowly moving horizontally through a chamber capturing images of your lungs. A computer workstation combines these pictures into very detailed cross-sectional images. These images are interpreted by Board Certified Radiologists with years of practical experience. The procedure takes approximately 15 minutes and there is no prep required.

"Our goal is to get more people screened and make the screening more accessible to our community," said Billie McKee, Director of Imaging at

HCMC. "With this screening we can help people either find some peace of mind or find early treatment."

The screening is available for \$275 to those who meet these criteria:

- Current or former heavy smokers
- 55 to 80 years old
- Less than 15 years since quitting smoking

The cost is currently not covered by insurance or Medicare, so making the screening affordable was

a goal for HCMC. The low dose CT lung screening as well as CT Cardiac Calcium Scoring and Ultrasound Screenings can all be scheduled without a physician referral by calling Centralized Scheduling at 731-644-8486 option 1. Ask about package discounts if multiple tests are being done. And, you can learn more about these tests at our Every Beat Counts Heart Health Fair on Tuesday, February 21 from 3 p.m. to 7 p.m.

Sidebar:

Ultrasound Vascular Screening and CT Cardiac Calcium Scoring Screenings Committed to ensuring you don't become a statistic, HCMC

also offers a look inside with an ultrasound screenings for stroke/carotid arterial, abdominal aortic aneurysm, and peripheral arterial disease and the CT Cardiac Calcium Scoring test looking at the coronary arteries to help determine a patient's risk of coronary artery disease.

Risk Factors for Stroke

and Heart Attack

- High Blood Pressure
- Diabetes
- High Cholesterol
- Family History
- Smoking
- Overweight by 20% or more
- High stress life-style
- Men over 40 years old and
- Women over 50 years old
- \$125 for the Ultrasound

Stroke Screenings

- \$99 for the CT Calcium Scoring Test

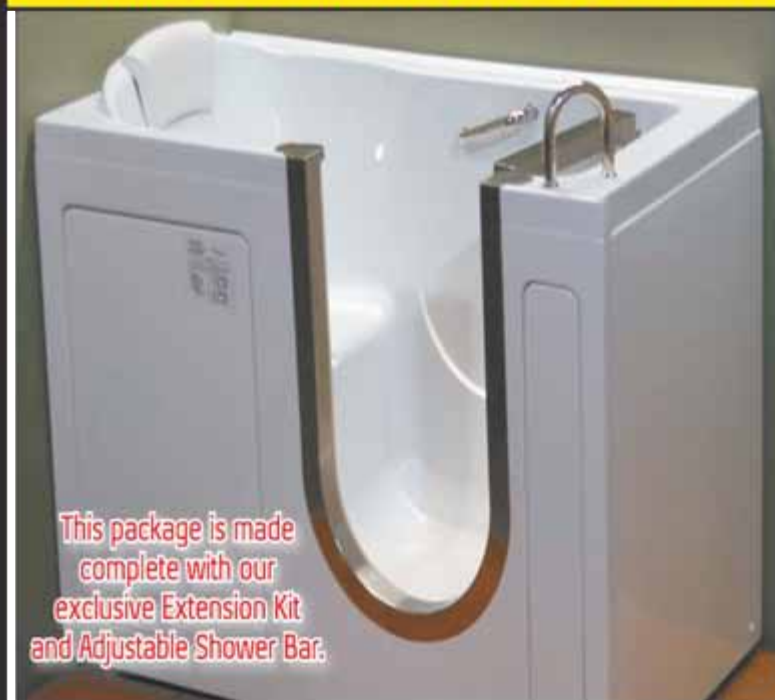
Tests are available anytime during the week. Packages are available.

These screenings last approximately 30 minutes and no physician order is needed, but you must pre-register by calling Centralized Scheduling at 731-644-8486 option 1.

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- Future Health & Fitness -

WHEN DO YOU NEED A FINANCIAL ADVISOR?

Are you a "do-it-yourselfer"? If you can take care of home repairs, lawn work and other types of maintenance by yourself, you'll save money and probably gain satisfaction. But you will almost certainly need some help in other areas of your life,

one of which may be investing. In fact, you could benefit from the services of a professional financial advisor at several points in your life:

WHEN YOU'RE STARTING OUT IN YOUR CAREER

When you land your first career-type job, you will

have some financial decisions to make: Should I participate in my employer's 401(k) or other retirement plan? (Hint: Yes!) If so, how much should I contribute? How can I juggle saving for retirement with paying off student loans? These are the types of ques-

tions you can answer with the help of a financial advisor.

WHEN YOU'RE SAVING FOR IMPORTANT GOALS

Whether you're saving for a down payment on your first home, or for your children's college education, or for

your own comfortable retirement, you'll face many choices. A financial advisor's someone with experience in helping people work toward these goals and can assist you in making the choices most appropriate for your individual situation.

WHEN YOU'RE EXPERIENCING A PERSONAL MILESTONE

Like everyone, you'll go through many major life events. Some will be joyful, such as marriage and the arrival of children, while others may be unpleasant or sad, such as divorce or

the death of a loved one. But virtually all these events carry with them some type of financial component from establishing new investment accounts, purchasing sufficient insurance, naming and changing of beneficiaries, and so on. A financial advi-

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advisor who truly understands you and your needs can help you make appropriate moves for all your milestones.

WHEN YOU'RE CLOSE TO RETIREMENT

As you near retirement, you'll have several issues to consider: About how much income will you need each year? When should you start taking Social Security? How much can you afford to withdraw annually from your IRA and 401(k)? A financial advisor has the tools, training and experience to explore alternatives and

suggest suitable moves for you.

WHEN YOU'RE RETIRED

Even after you retire, you've got plenty to think about, in terms of financial moves. For one thing, you need to ensure that your investment portfolio provides you with both sufficient income for your desired lifestyle and adequate growth potential to help you stay ahead of inflation. What's the correct balance of investments for your needs? Are there investments that can provide you with rising income without exposing you to

undue risk? Once you're retired, you just won't get a lot of "do-overs" so getting the right help is important.

If you're a do-it-yourselfer, you may not get it right each and every time. But you won't pay much of a price (except, perhaps in embarrassment) if that chair you built collapses under a stack of newspapers. However, you

also know when it's time to call in a professional and that's whom you need when it comes to building your financial future. So, get the assistance you need, when you need it, from a financial advisor.

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- Medical Health & Fitness - **What is Health Insurance?**

Health Insurance is a type of insurance coverage that covers the cost of an insured individual's medical and surgical expenses as a result of illness or injury. There are various types of health insurance coverage available on the market,

either the insured pays costs out-of-pocket and is then reimbursed, or the insurer makes payments directly to the provider.

The “provider” is a hospital, clinic, physician, laboratory, pharmacy, or health care practitioner.

The “insured” is the owner of the health policy. In countries without universal health care coverage, such as the USA, health insurance is often included in employer benefit packages. In other countries, like the United Kingdom or Canada, health

such as elderly, disabled people, and veterans. The Obama Administration has introduced laws making it mandatory for everybody to have health coverage with penalties imposed for those who fail to carry health coverage.



Everyone at some time in their life will need some kind of medical treatment. When treatment is required, the patient should be able to concentrate on getting better, rather than worrying how they will pay the bill. We as a nation are recognizing this view as becoming more common in other developed nations.

The Affordable Care Act made it possible for young adults between 19 and 25 to stay on their parents' health plans. It is reported that 13.7 million young adults remained on their parents' health plans; this included 6.6 million people who

care is provided by the state and viewed as every citizen's right. These countries consider this the same as public education, police and fire protection, public works, road/highway maintenance, as a part of a public service for the nation. In the USA, health insurance coverage is viewed differently with the exception of some groups,

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would not have been able to do so if the Act had not been signed.

There are two types of health coverage provided. Private and public, with 58% of Americans covered under some type of

account), and POS (point of service plans). Managed care plans have a contract with health care providers and medical facilities to provide medical care at lower costs. They form a network

the coinsurance and copayment will be higher. Health Savings Accounts establish a tax-free account aimed at building funds for future medical expenses. These are generally high-deductible options. These

rier you choose and verify that your providers are in the company's network. Remember, not all health insurance is the same.

With the upcoming changes in political administration, it's not

clear the direction of our health care system. In the meantime, regulations remain in place regarding health coverage for every United States citizen.

Lisa Ellison,
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“Ask about the premiums, copayments, deductibles, coinsurance, and out-of-pocket costs [when choosing a health insurance plan].”

private health care coverage. Examples of public health coverage in the USA is Medicare, which is a national federal social insurance program for people aged 65+ years as well as disabled people, and Medicaid, which is funded jointly by the federal government and individual states. There are different types of health plans available, such as HMO's (health maintenance organizations), PPO's (preferred provider organizations), HSA's (health savings

that has rules which stipulate how much the plan will pay for. Indemnity Plans allow the insured to choose any physician they choose and will incur an out-of-pocket expense or coinsurance. PPO providers provide the care for the insured within the PPO network. The insured makes the copayment and may also be liable for coinsurance. If the insured chooses services from a non-network provider, some medical expenses will be paid but

plans are usually offered thru their employer.

Which plan you choose is based on your ability to pay premiums and out-of-pocket expenses and should be carefully reviewed before purchase. Your health insurance agent can help determine the best plan for you or your family's needs. Ask about the premiums, copayments, deductibles, coinsurance, and out-of-pocket costs. Review the claims process with the car-

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