

Suspension of 2009 Required Minimum Distributions

In past years account owners aged 70½ or older who maintained IRAs, Beneficiary IRAs and/or Qualified Retirement Plan accounts were required to satisfy their Required Minimum Distribution (RMD) by December 31 of the given tax year. On December 23, 2008, President George W. Bush signed into law H. R. 7327, the [Worker, Retiree, and Employer Recovery Act of 2008](#), which includes a one-year suspension of RMDs for tax year 2009.

Accordingly, all TD AMERITRADE IRA and QRP account holders who would be required to take an RMD in 2009 will receive a communication from TD AMERITRADE informing them of the 2009 RMD suspension. We will send you copies of these communications, along with a [cover letter](#).

Please note that the Worker, Retiree, and Employer Recovery Act of 2008 does not provide relief for 2008 RMD requirements. Therefore, clients who reached age 70½ in 2008 and opted for the one-time extension to April 1, 2009, will still be required to satisfy their 2008 RMD no later than April 1, 2009.

If your clients wish to alter their 2009 periodic distributions, or if you have any questions regarding this matter, please contact your Service Team.