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Jane Bourette

Local Advisor, Jane Bourette, Completes Advanced Training from America's IRA Experts at Ed Slott and Company, LLC

Members of Ed Slott's Master Elite IRA Advisor GroupSM Attend Semiannual Workshop on the Latest Retirement Account Planning Strategies, Estate Planning Techniques and Tax Laws

Chatham, MA 11/4/2024 – Jane Bourette, Owner of Coast to Coast Financial Planning, LLC completed her semiannual training with America's IRA Experts at Ed Slott and Company, LLC by participating in a workshop that took place October 24-25, 2024.

The invite-only workshop, attended by members of Ed Slott's Master Elite IRA Advisor GroupSM, offered advanced training on retirement account planning strategies, recent tax law changes, and estate planning techniques. The workshop also featured the latest updates from the nearly 300 pages of new tax rules released by the IRS in July, including the final SECURE Act Regulations and SECURE 2.0 Proposed Regulations.

"With every new law and regulation, the retirement planning landscape becomes more intricate, creating both fresh opportunities and challenges for Americans," said Ed Slott, CPA, founder of Ed Slott and Company, and Professor of Practice at The American College of Financial Services®. "These shifts demand that both consumers and advisors stay sharp and adaptable. Advisors today aren't just number crunchers; they are vital guides through financial uncertainty. I applaud Bourette for continuously investing in their expertise, ensuring clients receive the most up-to-date and strategic advice. This advanced training allows Bourette to stay ahead of new developments, providing clients with the clarity they need to make confident decisions in a rapidly changing world."

Training highlights from this event include:

- **A deep dive into the final SECURE Act Regulations and SECURE 2.0 Proposed Regulations**, including clarifications on key provisions and their impact on retirement account holders, such as:
 - **A comprehensive review of the Final SECURE Act RMD Regulations**: Focus on the continuation of the controversial annual RMD requirement during the 10-year period (ALAR Rule).

- **Year-of-Death RMD and Statute of Limitations on RMD Penalty:** Insights into handling Required Minimum Distributions (RMDs) in the year of death and related penalty rules.
- **See-Through Trusts:** Important updates on SECURE Act regulations affecting see-through trusts, including three key rule changes under SECURE 2.0.
- **New Spousal Beneficiary Rules:** An overview of Section 327 rules for spousal beneficiaries, effective in 2024 and beyond.
- **Annuitized Annuities:** Explanation of SECURE 2.0 provisions that allow fair market value aggregation of annuitized IRAs for RMD calculations.
- **IRA Update:** The latest information on IRA tax laws, new rulings, and planning opportunities, supported by advanced case studies and private letter rulings.

Special Presentation: Dennis Moseley-Williams of DMW Strategic Consulting shared insights on building stronger client relationships through brand loyalty, using strategies from brands like Harley Davidson and Taylor Swift. This training helps advisors offer more personalized and attentive service, ensuring clients feel valued and supported.

Other notable sessions included:

- **Kerry Johnson, MBA, PhD:** International speaker and best-selling author, offering insights on increasing business success through improved client relationship skills.
- **April Reed Crews:** A member of Ed Slott's Master Elite IRA Advisor GroupSM, who shared innovative planning strategies.
- **Advanced IRA Estate Planning:** Shannon L. Evans, J.D., LL.M. Taxation, of Evans & Associates, discussed the best and worst options for handling post-death family disputes.

Training was provided by Ed Slott and Company's team of experts, including Ed Slott, CPA; Sarah Brenner, JD; Andy Ives, CFP[®], AIF[®]; and Ian Berger, JD. Ed Slott and Company and the advisors in Ed Slott's Master Elite IRA Advisor GroupSM are the go-to resources for attorneys, CPAs, and other financial advisors because of their intimate knowledge and advanced expertise in all areas of retirement accounts and distribution planning. This workshop also provided approved continuing education (CE) credits through The American College, CFP[®] Board, IRS, and NASBA for retirement savings and income planning, federal tax law topics, general financial education, and accounting.

Members of Ed Slott's Master Elite IRA Advisor GroupSM have year-round access to Ed Slott and Company's team of retirement experts for consultation on a variety of advanced planning topics. The membership also includes workshops, webinars, tax law updates, step-by-step processes, such as the Complete IRA Care SolutionTM 30-module planning guide, and so much more. Members also have access to proprietary worksheets, pamphlets, and presentations, including a 7-step checklist for IRA trust planning after the SECURE Act, SECURE 2.0 key effective dates, and tips to disarm the new retirement savings time bomb as seen in Ed Slott's latest book that they can use when working with clients.

"The world of retirement planning never stands still, and this year has brought its own set of changes," said Bourette. "That's why I place such a high value on continuous learning. Being part of this distinguished group means I have access to a wealth of resources and a team of America's IRA Experts supporting me every step of the way. This helps ensure that I can offer my clients the latest, most effective strategies to help them achieve their retirement dreams with confidence."

"I am truly proud of the commitment shown by every member of our study group. In a time of uncertainty, these top advisors are stepping up, providing critical guidance to Americans across the

country," said Slott. "With each new wave of retirement and tax legislation, our members remain industry leaders, armed with the knowledge and skills to help their clients navigate the evolving landscape with expertise and assurance."

Bourette can be contacted for more information on IRA and retirement-related questions. Please visit www.CtoCFP.com or call 508-945-7500.

ABOUT ED SLOTT AND COMPANY, LLC: Ed Slott and Company, LLC is the nation's leading provider of IRA education for financial advisors, CPAs and attorneys. Ed Slott's Elite IRA Advisor GroupSM is comprised of 500 of the nation's top financial professionals who are dedicated to the mastery of advanced retirement account and tax planning laws and strategies. Slott is a nationally recognized IRA distribution expert, best-selling author and professional speaker. His latest book, "[The Retirement Savings Time Bomb Ticks Louder](#)" (Penguin Random House, 2024), offers actionable strategies to protect retirement savings from new tax threats. He is one of the top pledge drivers of all time with his popular public television specials and is also the co-host of The Great Retirement Debate podcast, available on all major platforms, including [Spotify](#), [Apple](#), [Stitcher](#), and [Amazon](#). Visit irahelp.com for more information.

About Jane Bourette: Jane started Coast to Coast Financial Planning to help clients with retirement income, long term care and leaving the legacy they plan for. She holds insurance licenses for annuity, life, and long-term care and is an Investment Advisor Representative working with a network of trusted resources including attorneys, and CPAs.

Jane specializes in planning, whether it's to provide supplemental retirement income or helping folks plan to stay at home as long as possible in the event of a long-term care event. Additionally, Jane is a member of Ed Slott's Elite IRA Advisor GroupSM, an exclusive organization of financial advisors who are dedicated leaders in the IRA industry. Members of this prestigious group are equipped with valuable tools and resources to help their clients through retirement planning, including workshops with exams, webinars, retirement and tax-law updates, and access to our team of IRA Experts.

With a positive, energetic, and consultative attitude, Jane takes pride in her attention to detail and reputation for follow-up. She is especially focused on the growing needs of women in her community, networking and volunteer roles. Jane is a member of the Chatham and Nantucket Chamber of Commerce as well as Cape Cod Women's Association which she helped to found. Jane volunteers and supports many non-profits she is passionate about including We Can Center of Cape Cod, CWC (Cape Wellness Collaborative), CCWA (Cape Cod Women's Association) and PASCON (Palliative and Supportive Care of Nantucket).

Coast to Coast is based on Cape Cod, MA with 3 locations and another on Nantucket and virtual connections nationwide where, as the mission statement reads, we are "*helping clients plan for and live in the 'retirement' years whether they work, volunteer or play ...to feel relaxed along the way. Love what you do, wherever you are Coast to Coast.*"

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