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**[IRA Charitable Donations: An Alternative to Taxable Required Distributions](#)**

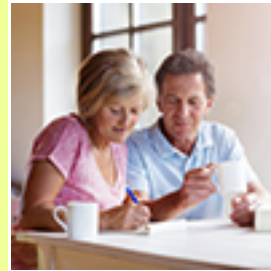


**Are you feeling charitable?** High-net-worth individuals over age 70 1/2 can replace taxable required minimum distributions from their IRAs with qualified charitable distributions. In other words, instead of paying taxes on distributions, you can donate money to your favorite IRS-approved charity and avoid those taxes. Here's more on how this strategy works and guidelines for whom it might benefit.

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**Applying for Social Security retirement benefits is a rite of passage. But many seniors are uncertain about their options, including when to start collecting benefits, how to apply, who qualifies for survivor benefits and whether benefits will be subject to income tax. Here are the answers to some common questions, along with insight into the long-term viability of the Social Security system.**

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**It's been said** that the best inheritance we can give our children is a few minutes of our time every day. It's also true, though, that our children will not always have us in their lives. Children with special needs may require lifetime assistance, which can necessitate that parents prepare for their child's care after they are gone, or are unable to care for him or her any longer.

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**More than a decade ago, a law was enacted that can help older workers make up for lost time saving for retirement. But few may understand how "catch up" contributions to retirement plans can add up over time. Only 18 percent of individuals age 55 and older say they're "very confident" they'll have enough money to live comfortably throughout their retirement years. This article explains how you can use catch up contributions to save more for the future.**

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