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**Financial & Corporate Compliance**

# **Install Instructions and User Guide**

IRA Library Electronic Book

2024.1 (December 2024)

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# Financial & Corporate Compliance

This publication was written for IRA Library Electronic Book

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# IRA Electronic Book 2024.1

## Introduction

Welcome to the Wolters Kluwer *IRA Library Electronic Book* (i.e., *IRA Electronic Book* or *IRA E-Book*). This electronic resource is designed to give you extensive knowledge of IRA rules and regulations through plain, easy-to-understand language, illustrations, and examples.

The *IRA Electronic Book* features a series of individual books that explain the rules applicable to traditional, Roth, SEP, and SIMPLE IRAs, as well as Coverdell Education Savings Accounts and Health Savings Accounts. The *IRA Electronic Book* includes a variety of chapters that provide details on topics from IRA establishment to IRA administration after an IRA owner. It is a valuable resource for compliance officers, new accounts personnel, and your legal counsel.

The *IRA Electronic Book* was developed for Microsoft Edge and Google Chrome web browsers and provides point-and-click simplicity.

In addition to the initial *IRA Electronic Book*, you will be given access to an annual update. Administrators will receive an email informing them of the availability of the update with a summary of the changes in a *Release Notes* document. These items will be made available on the Wolters Kluwer Product Download Site.

The following steps suggest an approach to using the *IRA Electronic Book* for the first time:

- Read this *Install Instructions and User Guide* to familiarize you with the installation process and the program.
- Install the program on your computer.
- Select the **WKFS** program group, and then open the *IRA Electronic Book* by clicking on the **IRA Electronic Book** icon in the **Start** icon.

## Installation Instructions

It is important that you are familiar with the information in this chapter before you install the *IRA Electronic Book* software. This chapter contains information you should consider to ensure a successful installation.

### Before You Begin

The software is distributed in a compressed format, which means you must follow the installation procedure to properly expand the files and load them on your hard drive or network drive.

The installation program installs files from the Wolters Kluwer Product Download Site quickly and easily. You are guided through the entire process by on-screen instructions.

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## System Requirements

Review these minimum requirements to ensure your computer meets the necessary configuration.

### Stand-Alone Implementation

Client	Minimum	Recommended
<b>Operating System</b>	Windows 10 (32-bit or 64-bit)	Windows 11 (32-bit or 64-bit)
<b>Processor</b>	Single Intel Core Pentium or AMD equivalent, 500 MHz or faster.	Intel Core Pentium/ AMD equivalent or higher, 1GHz or faster, 64-bit.
<b>Disk Space Available</b>	120 MB	2 GB
<b>RAM</b>	512 MB	2 GB
<b>Browser</b>	Latest version or one major release back (Official build) of Chrome or Microsoft Edge (64-bit).	
<b>Display</b>	VGA Color, 800x600 resolution	SVGA (1024 X 768) or higher

### Network Implementation

Server	Minimum	Recommended
<b>Operating System</b>	Windows Server 2016	Windows Server 2019 or Windows Server 2022
<b>Processor</b>	Single Intel Core Pentium or AMD equivalent, 500 MHz or faster.	Intel Core Pentium/ AMD equivalent or higher, 1GHz or faster, 64-bit.
<b>Disk Space Available</b>	120 MB	2 GB
<b>RAM</b>	512 MB	2 GB
<b>Browser</b>	Latest version or one major release back (Official build) of Chrome or Microsoft Edge (64-bit).	
<b>Display</b>	VGA Color, 800x600 resolution	SVGA (1024 X 768) or higher

### Operating Systems Information

The *IRA Electronic Book* has been tested and certified on Microsoft Windows Server 2016, Microsoft Windows Server 2019, and Microsoft Windows Server 2022.

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Microsoft's Windows Server 2012 Operating System has reached End of Life. Wolters Kluwer ended operational support for *IRA Electronic Book* running on Microsoft's Windows Server 2012 Operating System in early 2023.

Microsoft support for Windows 8.1 ended on January 10, 2023. As a result, Wolters Kluwer no longer supports the *IRA Electronic Book* on Windows 8.1.

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## Operating Systems Not Supported

The following operating systems are not supported for use with any Wolters Kluwer software program.

- Windows 7, 8, 8.1 (any version prior to Windows 10)
- Windows Server 2008, 2012 (including Microsoft Small Business Server)

## Installation Considerations

### Disk Space Errors

It is important to avoid disk space errors by ensuring your computer has enough free disk space on your hard disk. Once the installation procedure has been initiated, the program will check to ensure enough disk space is available to complete the installation.

If a disk is full and you try to run Setup to install, you will see an error window indicating the cause of the error.

- You must free up 120 MB of disk space before trying to install again.

### Quitting the Installation Process before Completion

You may quit the installation process at any time by pressing **ESC** or clicking the **Cancel** option from the Installation screen. However, all entered data will be lost.

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**NOTE:** If you quit the installation process before it has completed, you must reinstall the software from the beginning.

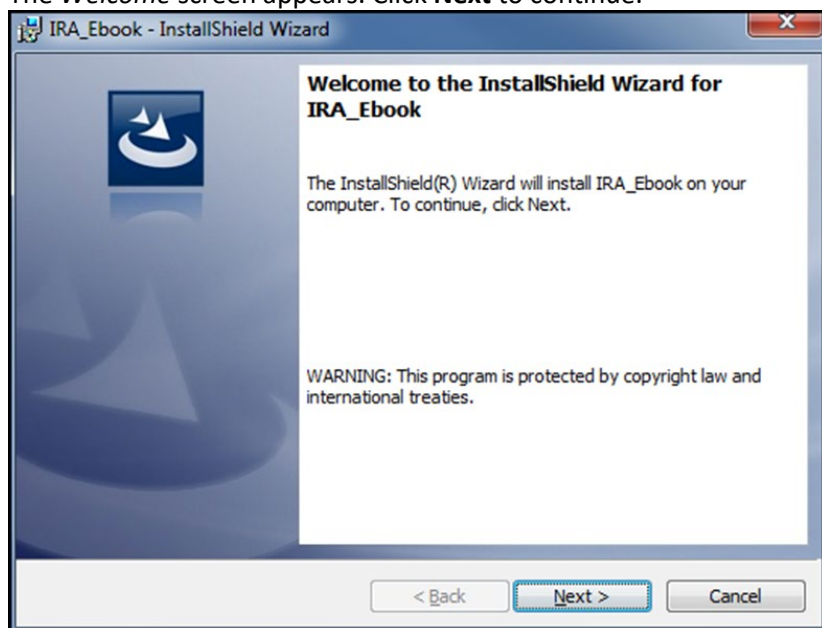
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# Installing the IRA Electronic Book

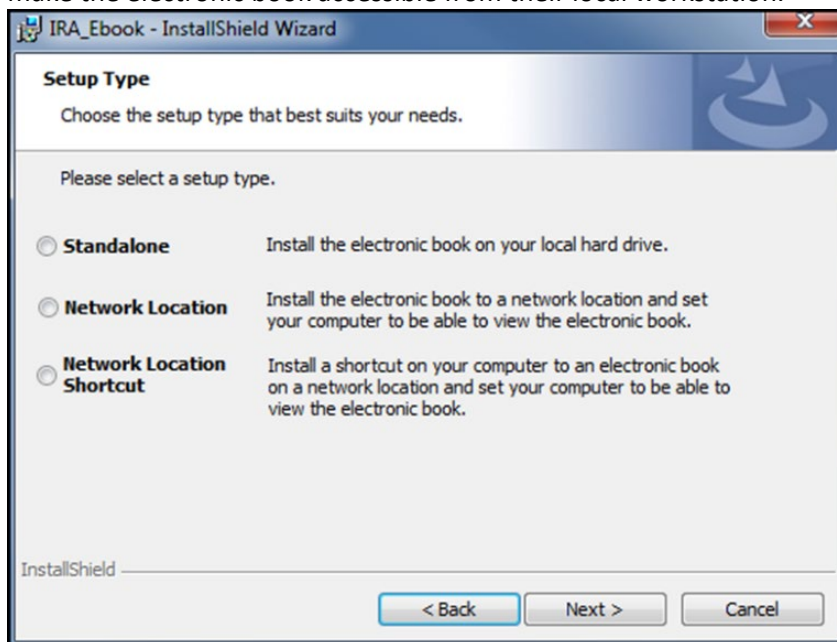
You will help ensure the success of your installation by following each of the steps listed below.

1. Quit all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.
2. Copy the *IRA Electronic Book ISO* file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.
3. Double-click the *ISO* file to mount it. You can also right-click and choose Mount from the context menu.
4. Locate and double-click the **Setup.exe** file. The InstallShield Wizard starts the installation process.
5. The *Welcome* screen appears. Click **Next** to continue.



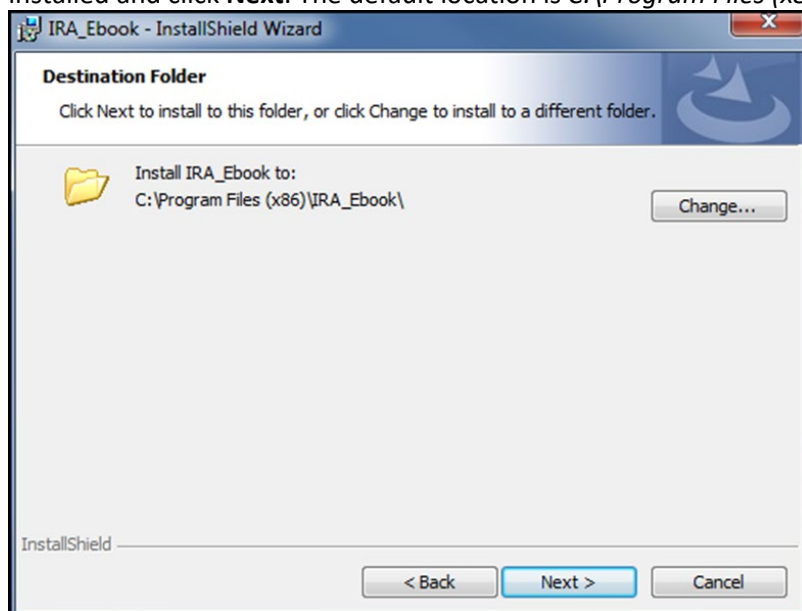
6. In the *Setup Type* screen, select from the list of options and click **Next** to continue.
  - a. Select **Standalone** to install to your local hard drive. These instructions assume that your hard drive is C. If your drives are designated differently, substitute the appropriate drive designations.
  - b. Select **Network Location** to install to a network. This option allows a System Administrator to install the IRA Electronic Book to a network location and install the product to the computer where setup.exe is being run. The setup.exe is also copied to this network location and the system administrator can ask users to run the copied setup.exe file from this network location. Users will select the Network Location Shortcut option to install shortcuts on their system and

make the electronic book accessible from their local workstation.

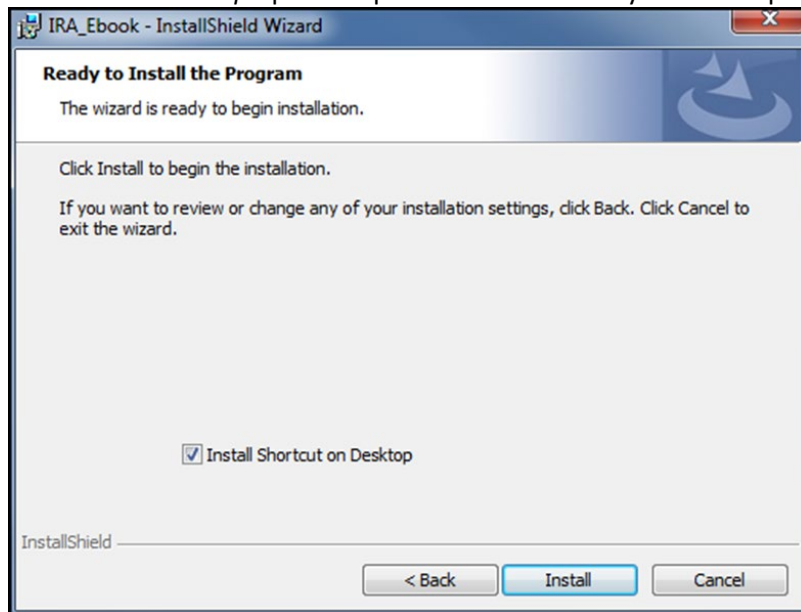


**NOTE:** The **Back** button can be used throughout the installation to return to a previous installation screen.

7. In the *Destination Folder* screen, select the drive and directory location where the software will be installed and click **Next**. The default location is `C:\Program Files (x86)\IRA_Ebook`.



- 
- In the *Ready to Install the Program* screen, click **Install** to begin the installation. Select *the Install Shortcut on Desktop* option to place a shortcut icon your desktop.

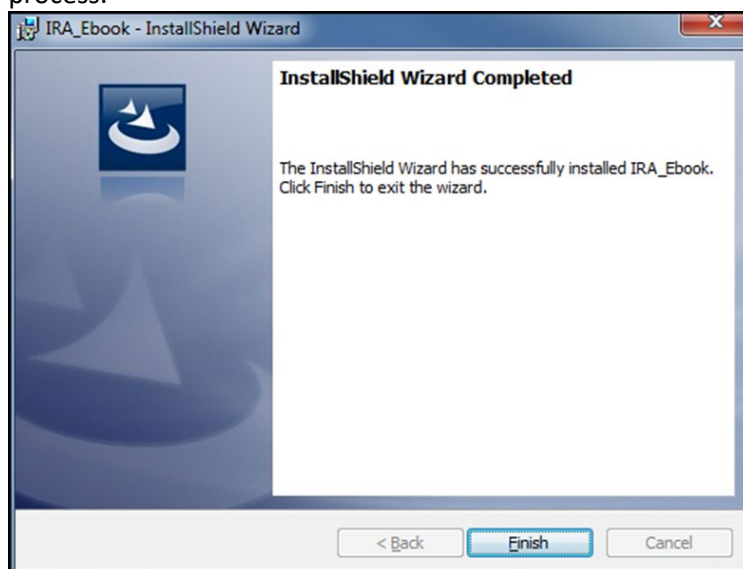


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**NOTE:** User Access Control may ask if you want to allow this program to make changes to your computer. Select **Yes** to continue.

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- The *Installing IRA\_Ebook* screen displays the status of the installation. This may take several minutes.
- The *InstallShield Wizard Completed* screen indicates the installation is complete. Click **Finish** to exit the process.



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## Installing as a Network Location Shortcut

This procedure explains how to install a shortcut on your computer to the *IRA Electronic Book* that has been installed on a network location by another user, usually a system administrator.

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**NOTE:** The *setup.exe* file can be run from the network location where another user (system administrator) has previously installed the network version of the *IRA Electronic Book*.

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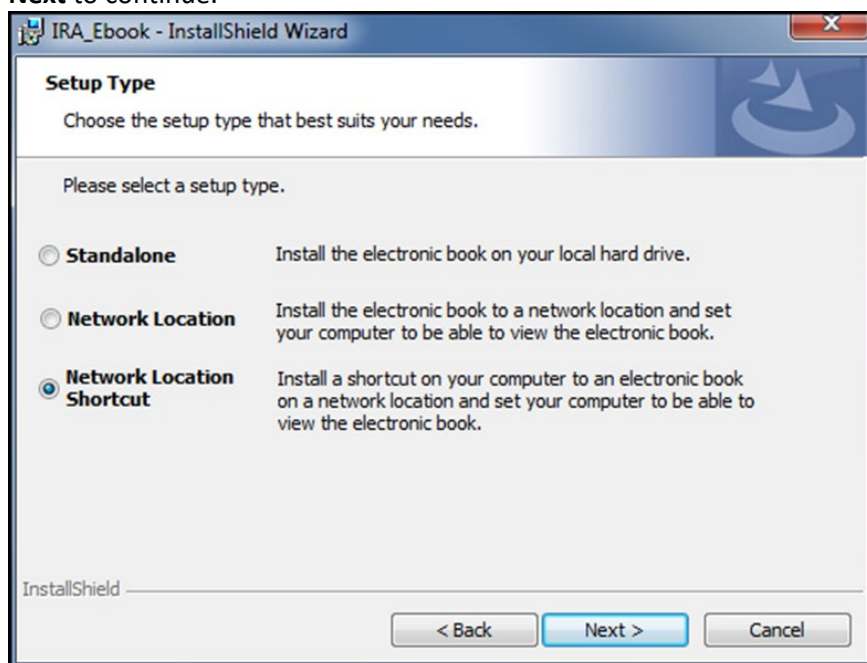
1. Quit all programs that may be open. We also recommend disabling any virus protection software that may be running (virus scanners can interfere with the installation process). The following steps assume that only Windows is running.

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**NOTE:** These instructions assume that your hard drive is C. If your drives are designated differently, substitute the appropriate drive designations.

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2. Copy the *IRA Electronic Book ISO* file you downloaded from the Wolters Kluwer Product Download Site to your stand-alone computer.
3. Double-click the *ISO* file to mount it. You can also right-click and choose Mount from the context menu.
4. Locate and double-click the **Setup.exe** file. The InstallShield Wizard starts the installation process.
5. The *Welcome* screen appears with instructions on what you need to do before you begin the installation process. Click **Next** to continue.
6. In the *Setup Type* screen, select *Network Location Shortcut* from the available installation types. Click **Next** to continue.



7. In the *Destination Location* screen, click **Change** and browse to the directory location where the software is installed (e.g., \\servername\IRA\_Ebook\ or mapped drive).

- 
8. Click **OK** to return to the *Destination Location* screen.
  9. Click **Next** to move to the next installation screen.
  10. In the *Ready to Install the Program* screen, click **Install** to begin the installation.

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**NOTE:** User Access Control may prompt if you want to allow this program to make changes to your computer. Select Yes to continue.

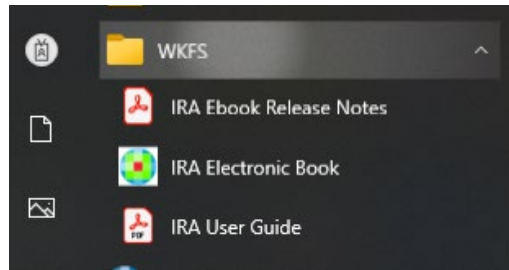
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11. In the *Installing IRA\_EBook* screen, the initialization and expansion procedures will continue.
12. The *InstallShield Wizard Complete* opens to indicate the installation is complete. Click **Finish** to exit the process.

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# Using the IRA Electronic Book

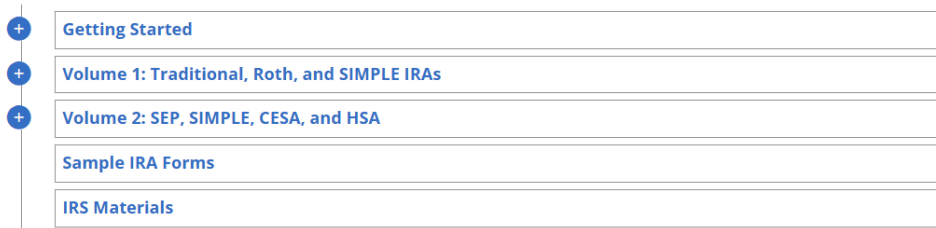
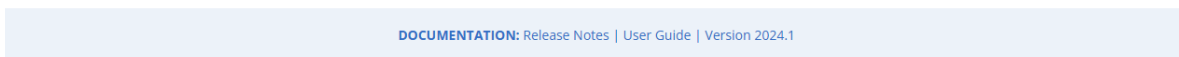
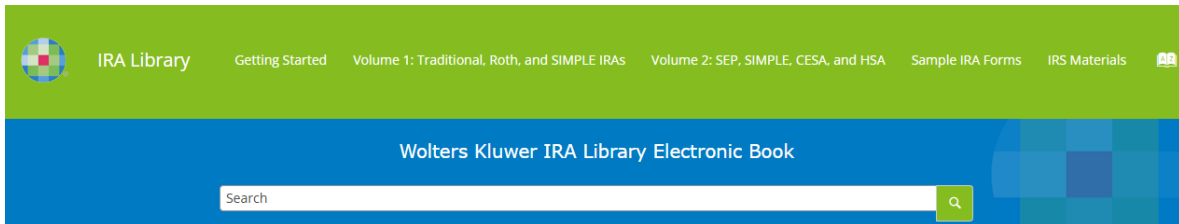
Once installed, you can open the *IRA Electronic Book* by clicking the **IRA Electronic Book** shortcut on your desktop (if you selected the option during installation). In the *Start* menu, the program is available in the **WKFS** application reference. You can also open the book by clicking the `index.html` file in the program folder at `C:\Program Files (x86)\IRA_Ebook\index.html`.



## Welcome

The contents of the IRA Electronic Book are divided into three main books:

- Getting Started – Includes an introduction to the IRA Electronic Book
- Volume 1 – Traditional, Roth, and SIMPLE IRAs
- Volume 2 – SEP, SIMPLE, CESA, and HAS



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**Note:** that the browser window can be resized, and the content will adapt to the new window size. The Documentation section under the search bar gives you immediate access to the release notes and *Install Instructions and User Guide*.

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## Navigating

The *IRA Electronic Book* home page is available from any location in the library by clicking **IRA Library** next to the logo in the upper left-hand portion of every page. Clicking the Wolters Kluwer logo will take you to the Wolters Kluwer web site.

Hovering over any of the main menu book selections with your mouse will reveal dropdown menus with additional choices.



Some menus have additional submenus, as shown by the double-arrow to the right of the dropdown menu. Hovering over the main topic will reveal more selections on the submenus.




Clicking on any menu or submenu will load the content into the area below the search bar. Some of the content for the 1.1 Overview submenu topic is shown below.

The right-hand portion of each content page contains additional navigation links for the current volume or section selected. Notice the navigation breadcrumbs are listed above the content title (1.1 Overview as shown above). These are separated by slashes, for instance, Home/Volume 1: Traditional, Roth, and SIMPLE IRAs/1 IRA Establishment.

Clicking any breadcrumb will load that content or click the home page icon to go to the home page of the IRA Electronic Book. To the right of the breadcrumb list bar is the printer icon which you can use to print the contents of the currently selected page.

## Using the Index

To view the index, click on A-Z book  in the top right corner. In index, click on the link to open the selected topic. This will load the index which is sorted alphabetically.

Clicking the down arrow to the left of the main index heading will collapse the entry and the arrow will become right-facing. Clicking the right-facing arrow will expand the entry. To the left of each index entry is a number

enclosed in square brackets, [1] for instance. Clicking the number will take you to the topic where that entry is used. Multiple numbers indicate the index entry is used in as many topics.

## Search

The Search function allows you to perform a basic search of topics consisting of desired words or phrases.



The Search field is enhanced with a rating mechanism that computes scores for every page that matches the search criteria. These scores are then translated into a 5-star rating scheme. The search results are sorted depending on:

- Number of keywords found in a single page. The higher the number, the better.
- Context - If a word is found in a title or emphasized section of text it scores better than a word found in unformatted text.

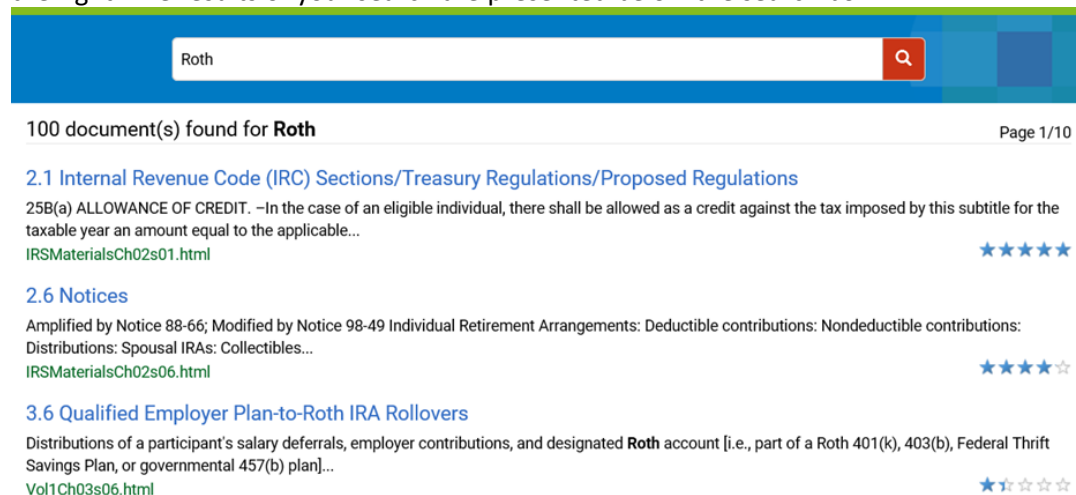
## Search Syntax

The basic rules for formulating search queries are as follows:

- Use the space character to separate keywords. An expression like grow flowers counts as two separate keywords: *grow and flowers*.
- Do not use quotes to perform exact search for multiple-word expressions. An expression like "grow flowers", returns no results in our case, because it searches for two separate words: "grow and flowers" (note the quote signs attached to each word).
- Words composed by merging two or more words with colon (":"), minus ("-"), underline ("\_"), or dot (".") characters, count as a single word.
- Search for words containing three or more characters. Shorter words, like to, or of are ignored.

## Performing a Search

To perform a search simply type in a word or phrase and press Enter or click the magnifying glass in red to the right. The results of your search are presented below the search box.



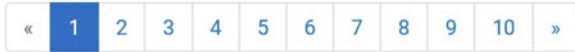
100 document(s) found for **Roth** Page 1/10

[2.1 Internal Revenue Code \(IRC\) Sections/Treasury Regulations/Proposed Regulations](#)  
25B(a) ALLOWANCE OF CREDIT. -In the case of an eligible individual, there shall be allowed as a credit against the tax imposed by this subtitle for the taxable year an amount equal to the applicable...  
[IRSMaterialsCh02s01.html](#) ★★★★★

[2.6 Notices](#)  
Amplified by Notice 88-66; Modified by Notice 98-49 Individual Retirement Arrangements: Deductible contributions: Nondeductible contributions: Distributions: Spousal IRAs: Collectibles...  
[IRSMaterialsCh02s06.html](#) ★★★★★

[3.6 Qualified Employer Plan-to-Roth IRA Rollovers](#)  
Distributions of a participant's salary deferrals, employer contributions, and designated **Roth** account [i.e., part of a Roth 401(k), 403(b), Federal Thrift Savings Plan, or governmental 457(b) plan]...  
[Vol1Ch03s06.html](#) ★☆☆☆☆

Scroll through the list to find the topic that interests you the most. The search often covers multiple pages that can be navigated using the numerical bar at the bottom of each search page.



Click on any search topic to load its content. Note that the search word will be highlighted.



## M-Roth IRA Distributions

### ▼ M - 1 Q. When can an individual take distributions from his/her Roth IRA?

A. A Roth IRA owner can take distributions at any time. In fact, he/she can withdraw regular contribution amounts at any time, for any reason, with no income tax or 10 percent penalty tax for early withdrawal. However, depending on his/her age, the reason for the distribution, and whether he/she has met the five-year holding period, a distribution of Roth IRA earnings may be subject to income tax and the 10 percent penalty tax. [IRC Section 408A(d)(4)] Investment penalties may also apply.

### ▼ M - 2 Q. When does the five-year holding period begin for tax-free distributions of Roth IRA earnings?

A. The five-year holding period begins the year for which an individual makes his/her first regular Roth IRA contribution, the first year in which an individual makes a conversion contribution, the first year in which an individual completes a qualified rollover from a designated Roth account or qualified employer plan, the first year in which an individual rolls over a military death gratuity payment, or the first year an individual rolls over a qualified settlement amount. For example, the five-year holding period for an initial contribution made for tax-year 2013 ended December 31, 2017. [IRC Section 408A(d)(2)(B)]

### Volume 1: Traditional, Roth, and SIMPLE IRAs

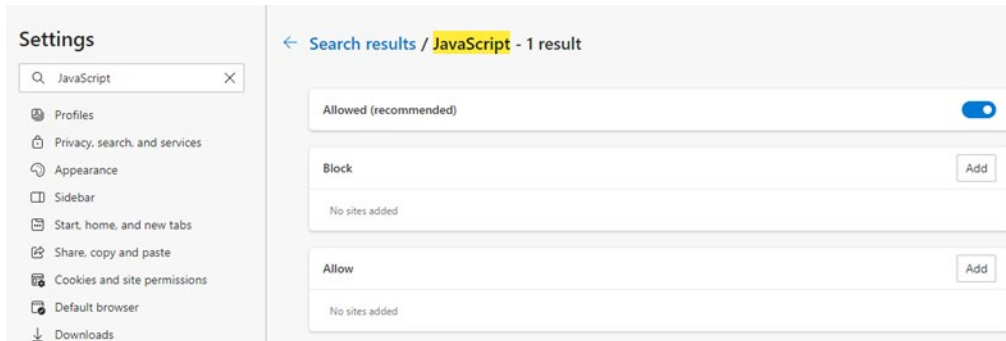
- 1 IRA Establishment
- 2 Regular Contributions
- 3 Transfers, Rollovers, Direct Rollovers, and Repayments
- 4 Traditional IRA-to-Roth IRA Conversions
- 5 Returned, Excess, and Recharacterized Contributions
- 6 Distributions and Federal Income Tax Withholding
- 7 IRA Reporting
- 8 Required Minimum Distributions

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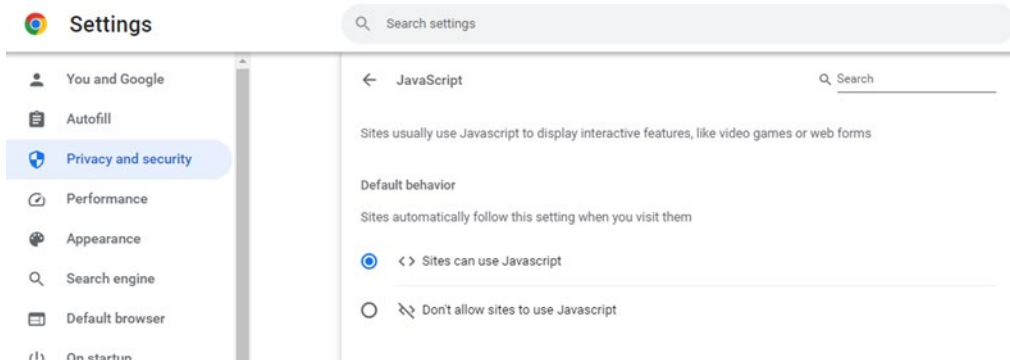
## Troubleshooting – ActiveX and JavaScript

Each time you open the *IRA Electronic Book* you may be prompted to enable ActiveX controls and/or JavaScript prior to opening the page.

- In Edge, go to settings and search All Permissions. In the All Permissions list, click JavaScript and ensure the recommended Allowed option is enabled.



- In Chrome, go to settings and select Privacy and Security. Open the Site Settings section and go to Content settings and click JavaScript. Enable the Sites can use JavaScript option.



# Wolters Kluwer

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Wolters Kluwer (EURONEXT: WKL) is a global leader in information, software, and services for professionals in healthcare, tax and accounting, financial and corporate compliance, legal and regulatory, and corporate performance and ESG. We help our customers make critical decisions every day by providing *expert solutions* that combine deep domain knowledge with specialized technology and services.

Wolters Kluwer reported 2022 annual revenues of €5.5 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 20,000 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

For more information, visit <https://www.wolterskluwer.com>, follow us on [LinkedIn](#), [Twitter](#), [Facebook](#), and [YouTube](#).

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**For Self-service:** <https://wolterskluwer.my.site.com/ComplianceSolutionsSupport/s/>

**Customer Service:** (800) 552-8410 Available Monday through Friday, 8:00 a.m. to 8:00 p.m., Eastern time.

**IRA Library Electronic Book SupportLine:** Phone: 800-274-2711 ext. 1123015

*Available Monday through Friday, 8 a.m. to 8 p.m., Eastern time.*

**Email:** [contentsupport@wolterskluwer.com](mailto:contentsupport@wolterskluwer.com)