



# IRA Library Electronic Book

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# IRA Electronic Book 2019.1

## Introduction

Your 2019 version of the *IRA Library Electronic Book* (i.e., *IRA E-Book*) includes several enhancements and changes. Additionally, we want to reiterate that Wolters Kluwer sample forms and resources provided by the Internal Revenue Service (IRS) may be found on the following site: [http://support.wolterskluwerfs.com/files/IRA\\_Sample\\_Forms/IRS\\_Materials/](http://support.wolterskluwerfs.com/files/IRA_Sample_Forms/IRS_Materials/). These IRS resources, easily accessible by all users, include tax laws, regulations, and various other guidance.

For additional information about the *IRA Library Electronic Book*, or any other Wolters Kluwer solution, please visit our web site at <http://www.wolterskluwerfs.com>.

## Updates

Revisions in the 2019 IRA Library include:

- As the result of cost-of-living adjustments (COLAs) amounts applicable to traditional and Roth IRA regular contribution limits, traditional IRA deductibility, Roth IRA eligibility, Saver's Tax Credit, simplified employee pensions (SEPs), Savings Incentive Match Plan for Employees of Small Employers (SIMPLEs), and HSAs were all updated
- Updated tax years and dollar limits in examples throughout
- Added text relating to:
  - Correction of excess employer contributions to an HSA due to administrative errors and added IRS Information letter 2018-0033 supporting the discussion
  - The IRS's proposed regulation 31.3405 for IRA payments made outside the United States and federal withholding (this regulation may be finalized soon)
  - Termination of a SIMPLE IRA plan
- Updated text relating to:
  - Qualified 2016 and 2017 Disaster Distributions and repayments
  - Tax treaty references
  - Qualified charitable distributions from IRAs
  - Information relating to SEC Regulation BI and the Department of Labor fiduciary rule
  - Replaced Employee Plans Compliance Resolution System Revenue Procedure 2018-52 with Revenue Procedure 2019-19
  - HSA authorized signers
  - New permitted preventive care which may be available in a high deductible health plan (HDHP) per IRS Notice 2019-45

- Updated Quick Reference Guides

**Please Note:** This update is a complete installation and can be applied to version 2019.1.

## Installation Instructions

Refer to the 2019.1 *IRA E-Book* Installation Instructions and *User's Guide* for detailed instructions on installing and using the application.

# Product Support

If you need technical support or have any questions about the content of the *IRA E-Book*, contact SupportLine Monday through Friday from 7:00 a.m. to 7:00 p.m. Central Standard Time:

SupportLine

1-800-274-2711, extension 1124030

Email: [WKFSOnlineSupport@wolterskluwer.com](mailto:WKFSOnlineSupport@wolterskluwer.com)

## Customer Number

You have been provided with a Wolters Kluwer customer number that is applicable to all products purchased through us. Please have your customer number available when calling for support.

For easy reference in the future, you may want to record your **customer number** here:

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If you have any questions about the content of the *IRA E-Book*, contact Wolters Kluwer at 800-397-2341 and request to speak with an IRA Consultant.

## Comments

We encourage you to comment on this *Installation Instructions and User's Guide* and the *IRA E-Book*. Please email your comments to [WKFSOnlineSupport@wolterskluwer.com](mailto:WKFSOnlineSupport@wolterskluwer.com).



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6815 Saukview Drive  
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