**1. IRS Releases 2016 HSA Contribution Limits.**The IRS has recently released the annual contribution limits for health savings accounts (HSAs), as well as the standards for defining a high deductible health plan (HDHP) in 2016.  For 2016, the deductible contribution limit to an HSA for an individual with self-only coverage increases to $3,350.  The limit for family coverage increases to $6,750 for 2016.  For 2016, an HDHP will be defined as a health plan with an annual deductible of not less than $1,300 for self-only coverage or $2,600 for family coverage.  Annual out-of-pocket expenses (which include deductibles, co-payments and other amounts, but not premium costs) for an HDHP cannot exceed $6,550 in 2016 for self-only coverage, or $13,100 for family coverage.  For more information on HSAs and HDHPs generally, visit Tax Facts Online.  (**Read More**: Link to Q8748).

**2. New Tax Facts Questions on IRA Distribution Strategies.**The required minimum distribution (RMD) rules that apply to IRAs can be complicated by a number of factors, not the least of which involves *inheriting* the IRA funds.  Inheriting a 401(k) may provide for a simpler set of rules, but the scenario unfortunately carries tax results that may prove unfavorable for the individual who inherits the funds.  Tax Facts Online has recently been updated with guidance to help individuals gain the favorable inherited IRA treatment even if the funds were originally held in a qualified plan, such as a 401(k).  Further, Tax Facts has been updated to provide new guidance on how taxpayers can simplify their RMD planning by using fixed income annuities within their IRAs.  For more information on these issues and the IRA rules generally, visit Tax Facts on Insurance and Employment Benefits Online.  **(Read More**: Link to 5.13 IRA Qs).

**3.**  **New Guidance on IRA Distribution and Conversion Strategies.**Once a taxpayer has accumulated a substantial retirement nest egg within an IRA, attention often shifts to minimizing distributions once the IRS required minimum distribution (RMD) rules kick in.  Many taxpayers turn to Roth conversions in order to minimize their taxable distributions once they reach age 70.5.  The question then becomes whether it is most beneficial to use a Roth IRA or Roth 401(k) as the recipient retirement account.  Tax Facts Online has recently been updated with guidance on pre-age 70.5 strategies that can be used to minimize taxable distributions.  Further, TFO now includes important information that taxpayers should consider when choosing whether to use a Roth IRA or Roth 401(k) as part of their conversion strategy.  For this and other comprehensive guidance on IRA planning, visit Tax Facts on Insurance and Employee Benefits Online.  **(Read More**: Link to 5.6 IRA Qs).