

# THE SECURE ACT INSERTED A TAX TIME BOMB INTO RETIREMENT PLANS

1. How much of your retirement account do you think will be lost to taxes?
2. Do you want to stretch your retirement account to leave a legacy?
3. Have you considered the impact of market risk on your legacy?

THE SECURE ACT ELIMINATED STRETCH IRA PLANNING EFFECTIVE JANUARY 1, 2020

## RETIREMENT ACCOUNT DISTRIBUTION OPTIONS

1. Take Required Minimum Distributions per IRS Rules
2. Convert to a Roth IRA
3. Distribution Solution Alternative

## DISTRIBUTION SOLUTION



**Tax Savings.** Use IRS rules from the 1930's and an IRS Safe Harbor calculation to reduce taxes on retirement accounts.

**Peace of Mind.** Certainty in times of uncertainty.

**Flexibility.** Eliminate required minimum distributions and mandated IRS beneficiary liquidation. Put your legacy back on your terms.

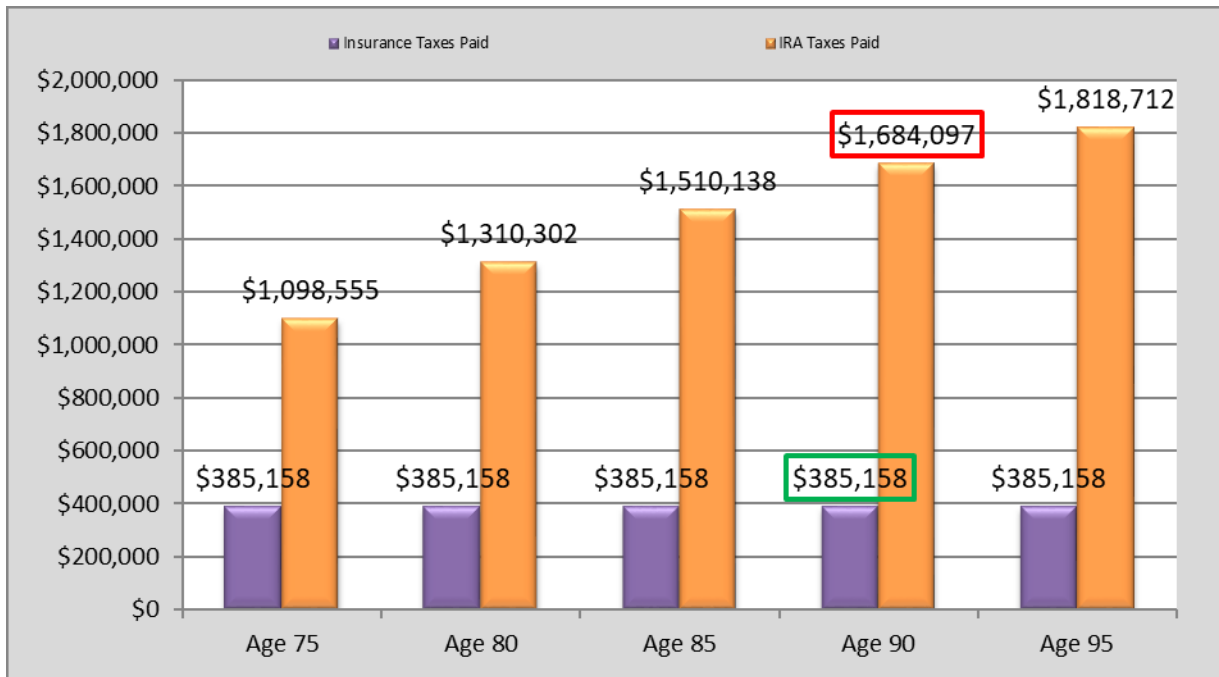
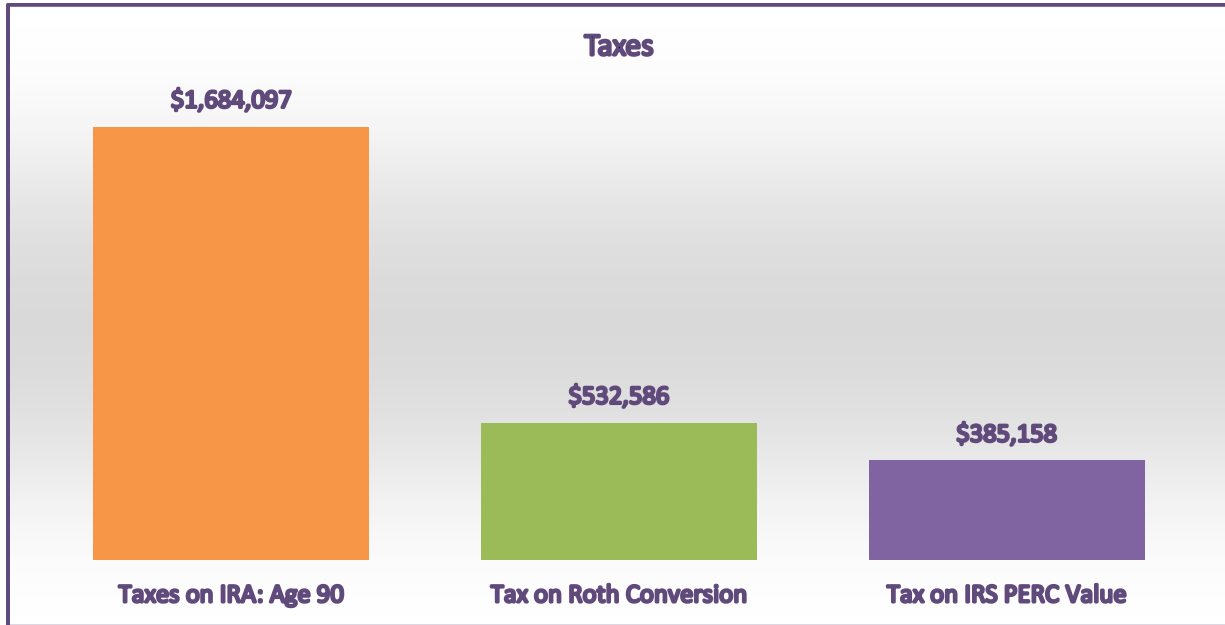
**Protection.** Additional benefits provide protection for terminal and chronic illness.

For illustrative purposes. Please consult your tax advisor.

# RETIREMENT ACCOUNT TAX COMPARISON

Owner Age 55

IRA Balance \$1,000,000



Maximum Federal + 5.25% State Income Taxes

For illustrative purposes. Please consult your tax advisor.