



Introducing the Stretch IRA Protection “SIP” Trust

Many people have built up large amounts of assets in their IRAs. After your lifetime, how will these assets impact the people who inherit them?



Save your Stretch IRA Protections for your FAMILY

Leaving large sums to others can be beneficial or sometimes cause problems. What happens to the money if they receive a lump sum? Will they be able to manage the money well? Will there be unforeseen circumstances such as debt, divorce, or market fluctuations that could deplete all the funds?

In the past the “lifetime” stretch feature protected those inheriting IRA assets. They were able to stretch out payments over their entire life, thereby protecting the IRA’s principal value.

The Secure Act has now limited that protection to 10 years, except for spouses and a few other exempted groups. All other beneficiaries must receive all the IRA assets within 10 years after the death of the original owner.

IRA BENEFICIARIES TODAY			
LIFETIME FEATURES:	SIP Trust	*IRA Stretch Still Available	IRA 10 Year Rule Applies
Stretch payments over beneficiaries' lives	Yes	Some	No
Control over distribution to family	Yes	No	No
Income can increase over time	Yes	Yes	N/A
Assets grow tax-free	Yes	Yes	Yes
Can minimize State Inheritance Tax	Yes	No	No
Can minimize Federal Estate Tax	Yes	No	No
Multi-Generational payments possible	Yes	Maybe	No
Helps those in your community	Yes	No	No
*IRA stretch is still available for spouses & a few exceptions			

The SIP Trust Provides:

- ✓ Lifetime income
- ✓ Fixed or variable payments
- ✓ Payments to multiple beneficiaries
- ✓ Reduced state inheritance taxes
- ✓ Reduced federal estate tax
- ✓ Easy set up with document provided
- ✓ Peace of mind
- ✓ Hope for your community

Minimize Taxes | **Protect Loved Ones** | Impact Your Community

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