



# 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.

Don't let **TAXES** consume 50% of your family's inheritance!

-VS- Instead **PROTECT** your family's inheritance

### Concept of \$1M IRA inheritance

	Annual Income		Lump Sum Dist.	
	\$100,000		\$1,100,000	
Fed tax bracket	24.0%	\$24,000	37.0%	\$407,000
CA tax bracket	9.3%	\$9,300	12.3%	\$135,300
Taxes		\$33,300		\$542,300
<b>Net Income</b>		<b>\$66,700</b>		<b>\$557,700</b>

STRETCH IRA PROTECTION TRUST CONCEPT	
Parents established a SIP Trust for: <b>Adult Child (Age 68) plus 3 Grandchildren</b>	
<b>FEATURES:</b>	<b>One-Life Plus 20 Years</b>
Funding Value (IRA Value)	<b>\$1,000,000</b>
Payout Rate	5.00%
Beginning Annual Payout	\$50,000
Projected Payout at Maturity *	\$98,000
Charitable Tax Deduction	\$300,000
<b>Total Income to Family over Lifetime</b>	<b>\$3,000,000</b>
* Income may vary annually as assets grow tax-free within the Trust	

### The SIP Trust Provides:

- ✓ Lifetime income
- ✓ Fixed or variable payments
- ✓ Payments to multiple beneficiaries
- ✓ Reduced state inheritance taxes
- ✓ Reduced federal inheritance taxes
- ✓ Easy set-up with language in your Will or Living Trust
- ✓ Peace of mind

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