



YOUR GUIDE TO

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# Extending the Benefits of an Inherited IRA for Non-spousal Beneficiaries



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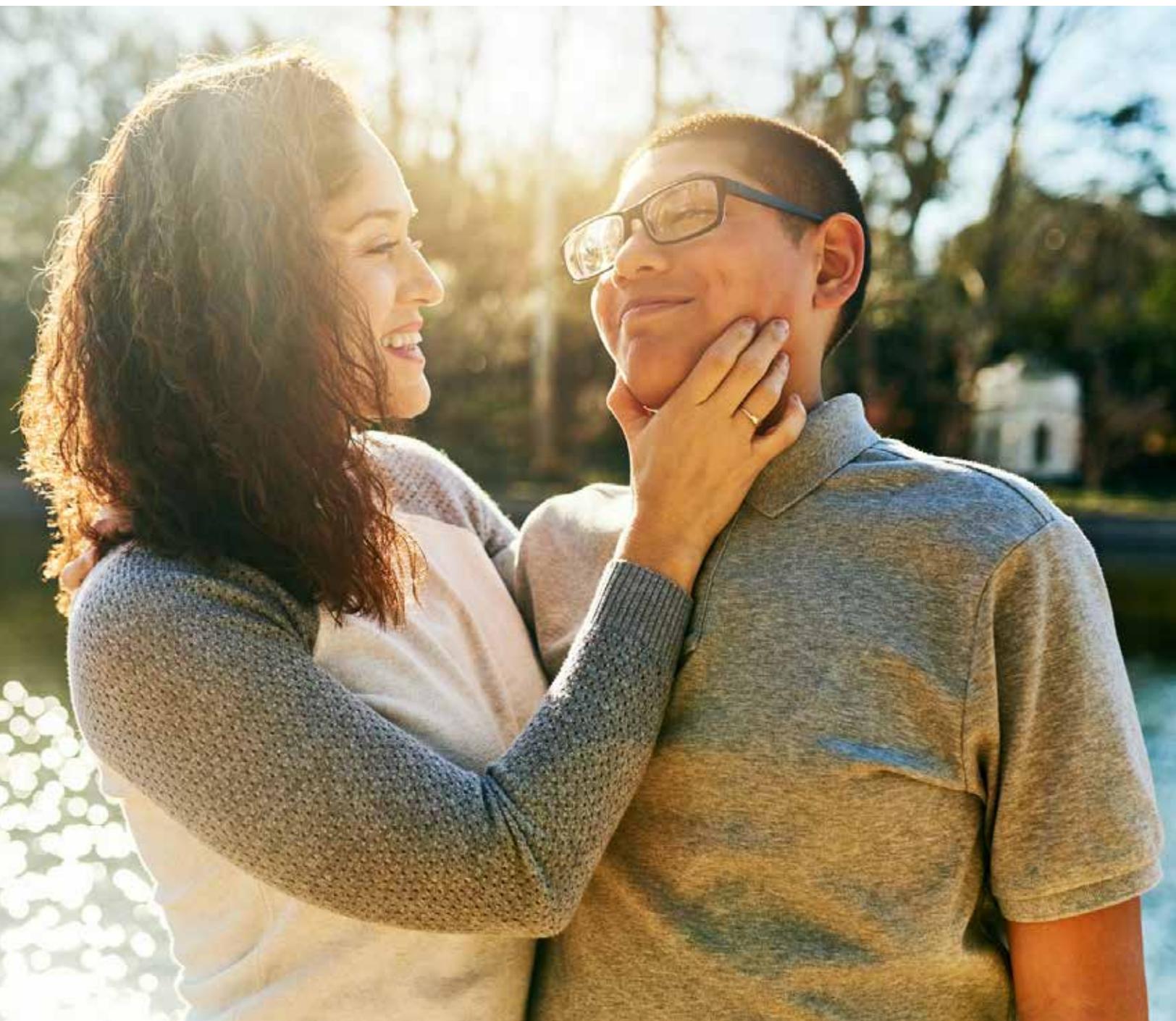
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## What is an Inherited IRA?

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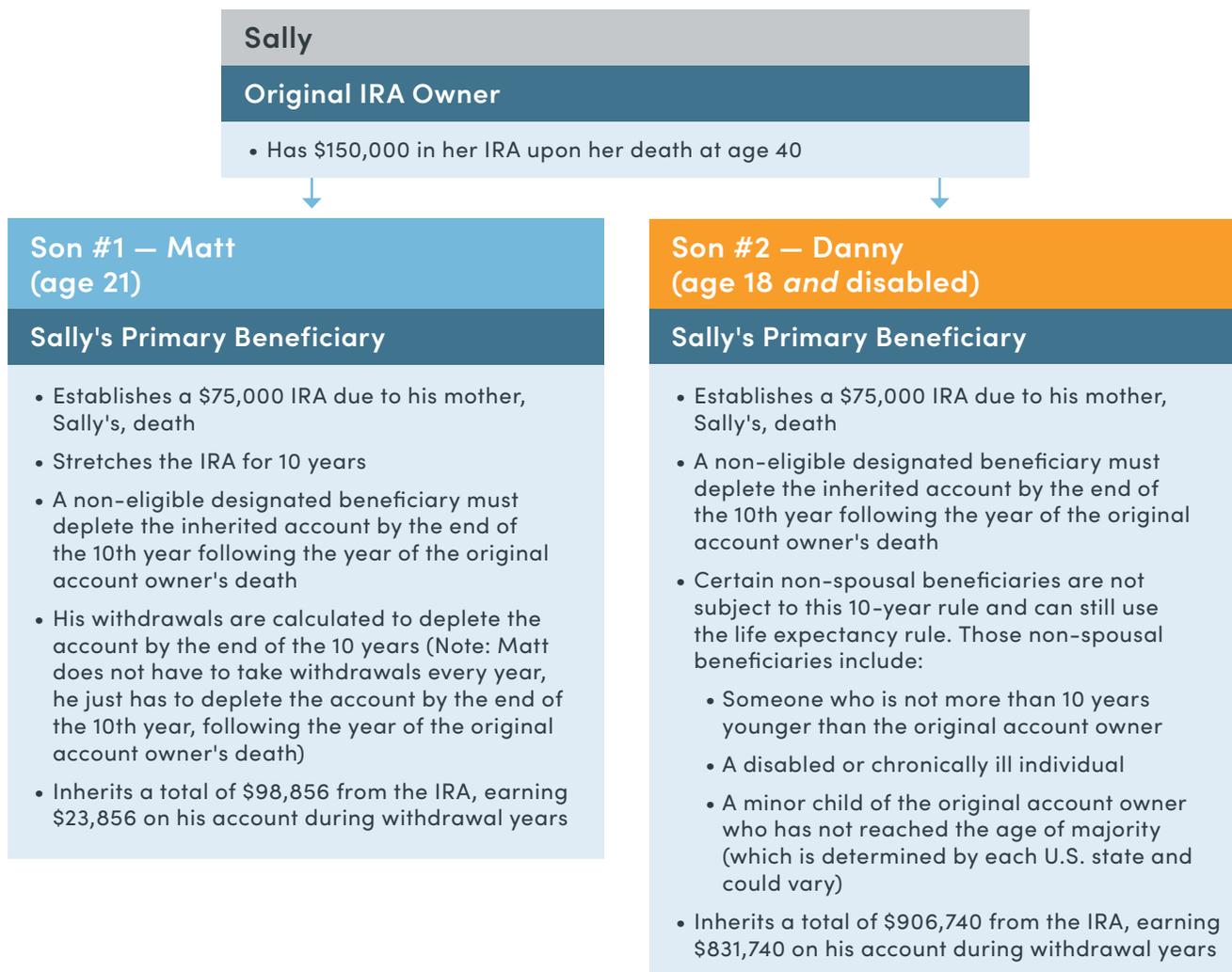
Also known as a beneficiary IRA, an inherited IRA is an account opened for someone who inherits another person's IRA or employer-sponsored retirement plan after the original owner dies.

**Quick Fact About Inherited IRAs:** Anyone can inherit an IRA, but a beneficiary can't contribute more money into it.



This is the story of Sally, who has a \$150,000 IRA, upon her death at age 40. She has designated that her sons, Matt and Danny, each inherit \$75,000.

Here are two scenarios that compare the inherited benefit and distribution rules for each son.

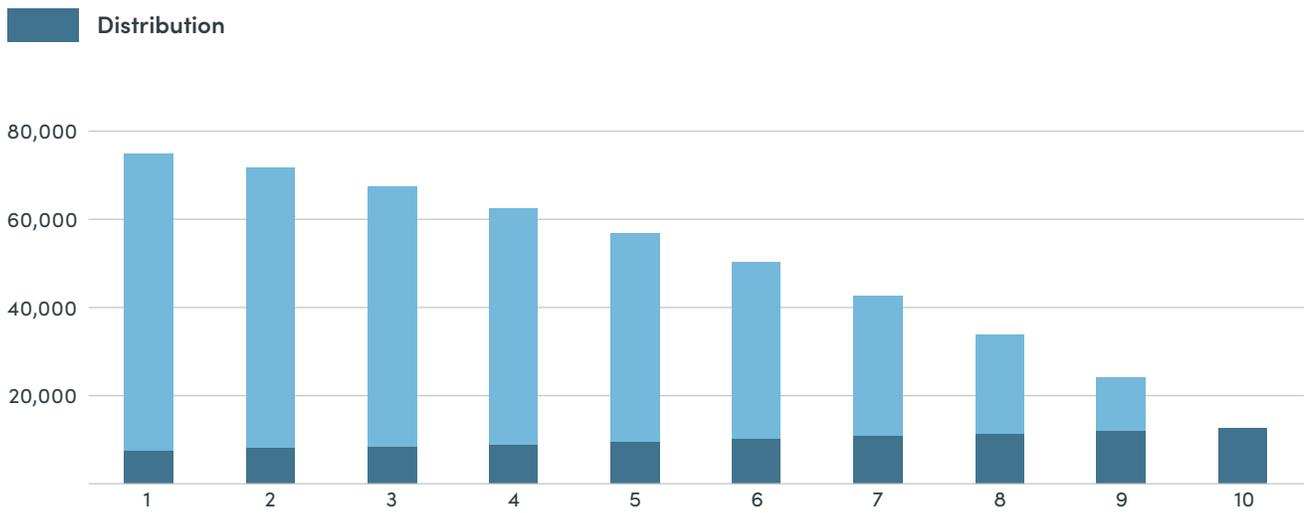


Example assumes a 6% return and a combined tax rate of 24%. RMD/withdrawal amount calculated is taxable. Based on your product, contingent deferred sales charge (CDSC), market value adjustment (MVA), and other product charges may still apply upon withdrawals.

# Inherited IRA for Non-spousal Beneficiaries

## Hypothetical Example #1

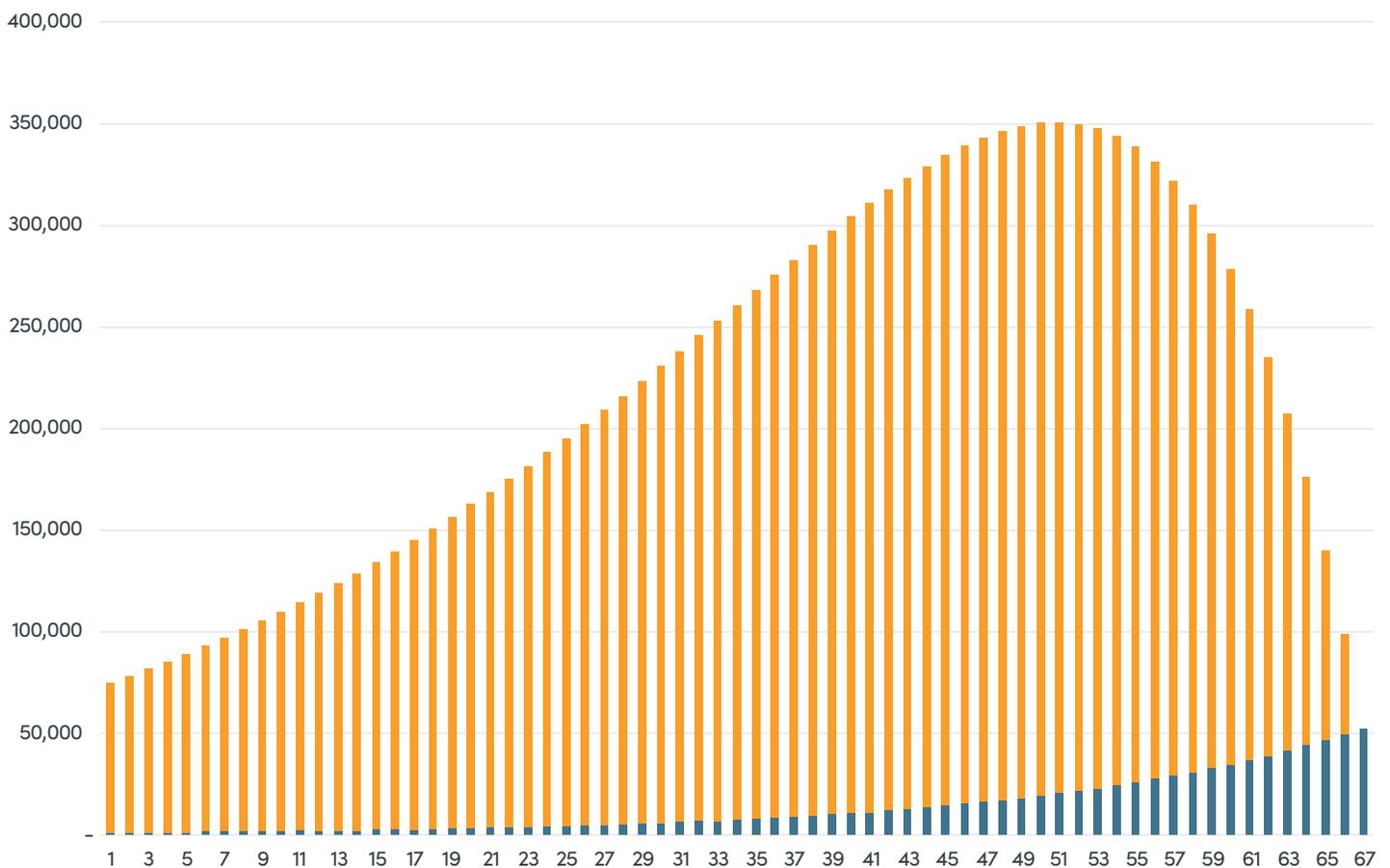
	Number of Years of Distribution	Withdrawals Before Taxes	Withdrawals After Taxes
Matt	10	\$98,856	\$93,131



## Hypothetical Example #2

	Number of Years of Distribution	Withdrawals Before Taxes	Withdrawals After Taxes
Danny	67	\$906,740	\$707,123

■ Distribution



These examples assume a 6% return and a combined tax rate of 24%. Investing in securities involves risk of loss and there is no guarantee on investment results. RMD/withdrawal amounts calculated are taxable. Depending on your product, contingent deferred sales charge (CDSC), market value adjustment (MVA), and other product charges may still apply upon withdrawals.

A photograph showing a man and a young boy sitting in the front seats of a car. The man is on the left, wearing a plaid shirt, and the boy is on the right, wearing a blue shirt. Both are smiling and looking towards the right. The background is a blurred view of green foliage through the car window.

Building a strong financial legacy for  
your beneficiaries should be easy.  
We can help.

**You chose an IRA to save and grow your assets for a secure retirement. But what happens if you don't use all your IRA funds during your lifetime?**

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Through careful planning of beneficiary designations for retirement assets, your beneficiaries may be able to elect a distribution option that extends the tax-deferred, compounded growth of the IRA and spreads out payments of taxes.

# Your path *To and Through Retirement*<sup>®</sup> begins here.

Talk to your financial professional to learn how an inherited IRA could extend its benefits to your Non-spousal Beneficiary or contact us at 800.888.2461.



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