



YOUR GUIDE TO

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



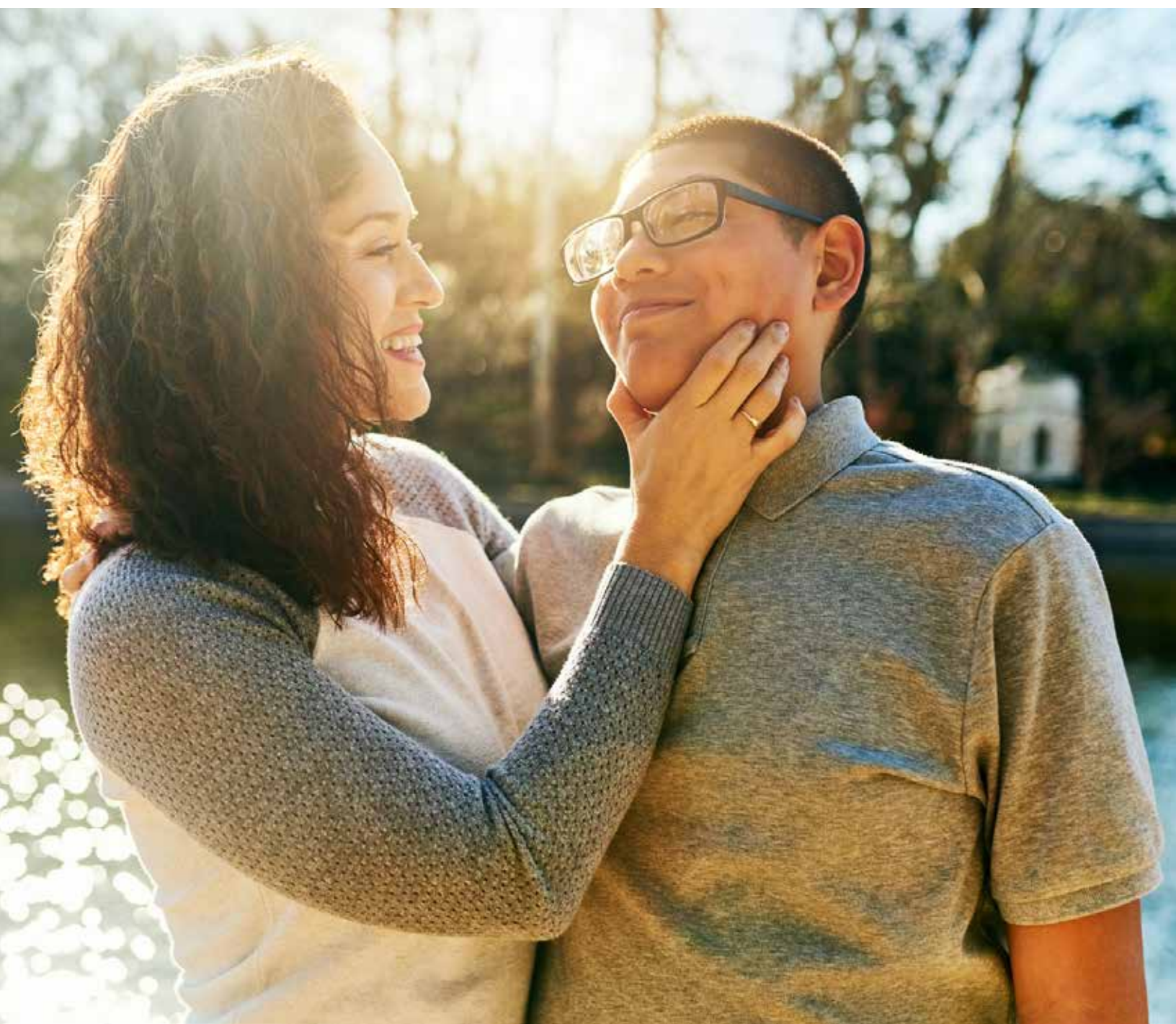
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What is an Inherited IRA?

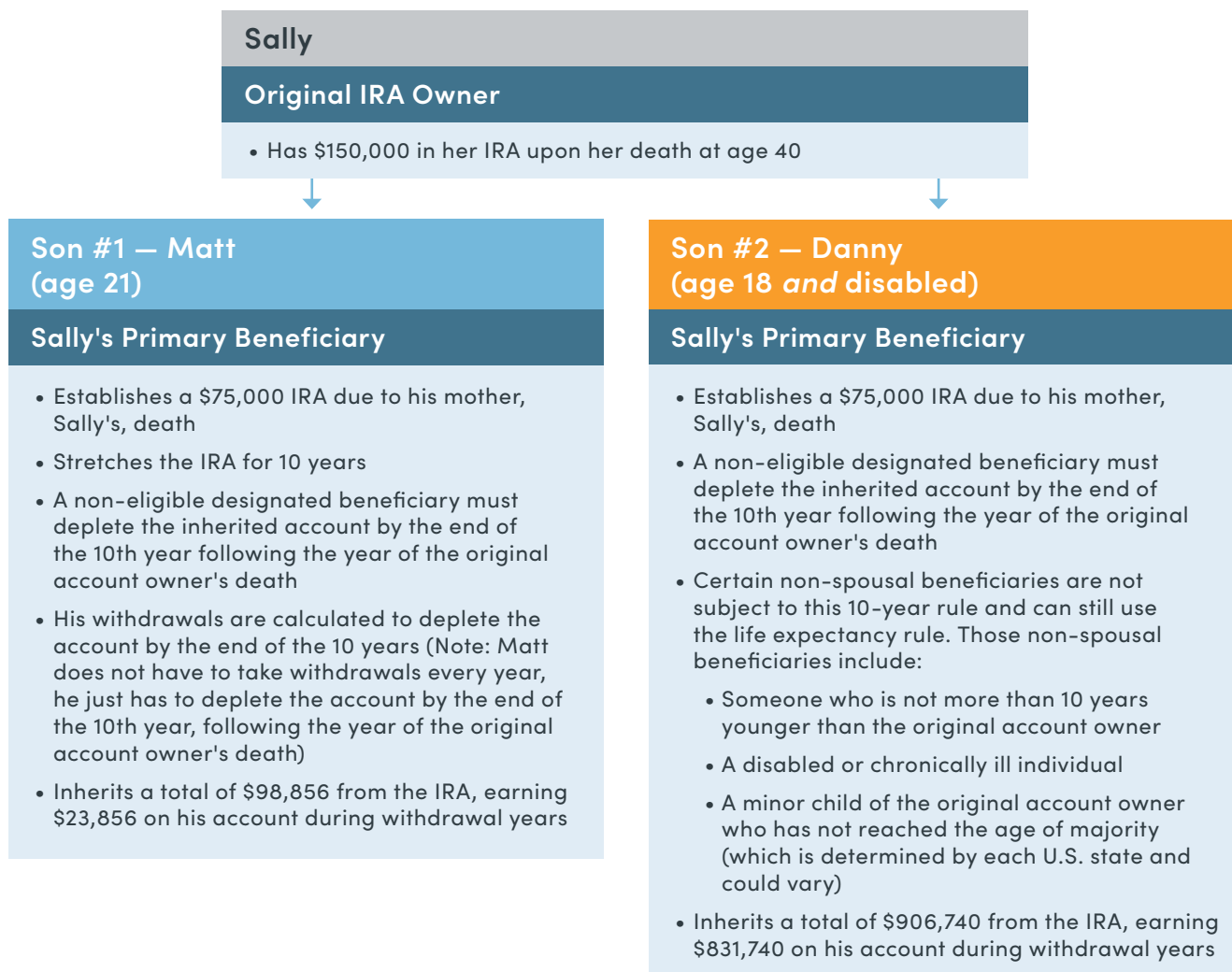
Also known as a beneficiary IRA, an inherited IRA is an account opened for someone who inherits another person's IRA or employer-sponsored retirement plan after the original owner dies.

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.

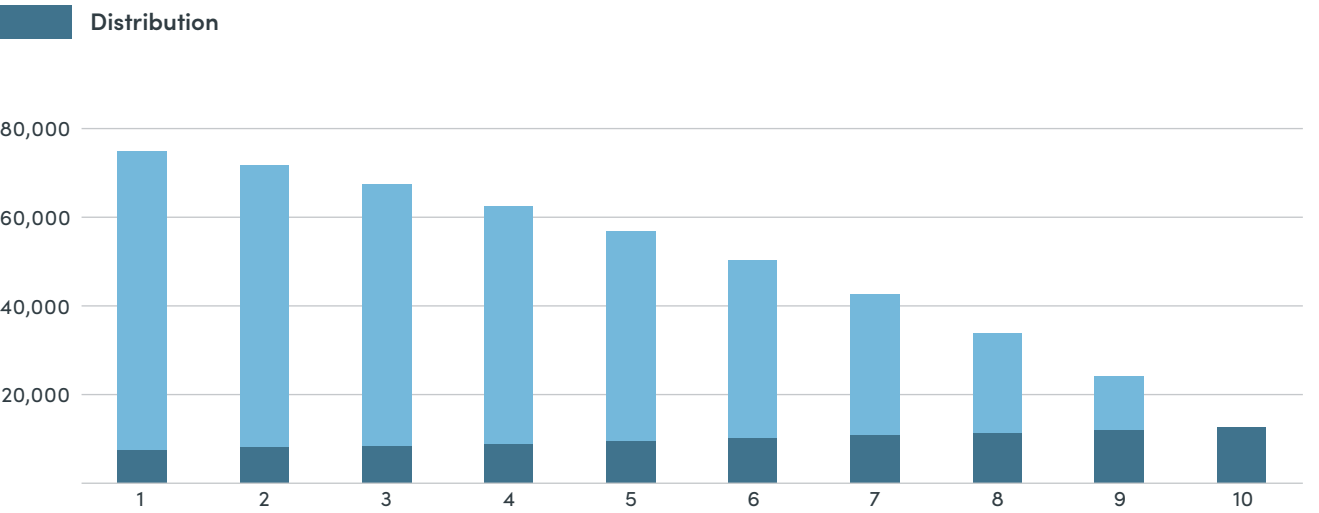


Example assumes a 6% return and a combined tax rate of 24%. RMD/withdrawal amount calculated is taxable. Based on your product, contingent deferred sales charge (CDSC), market value adjustment (MVA), and other product charges may still apply upon withdrawals.

Inherited IRA for Non-spousal Beneficiaries

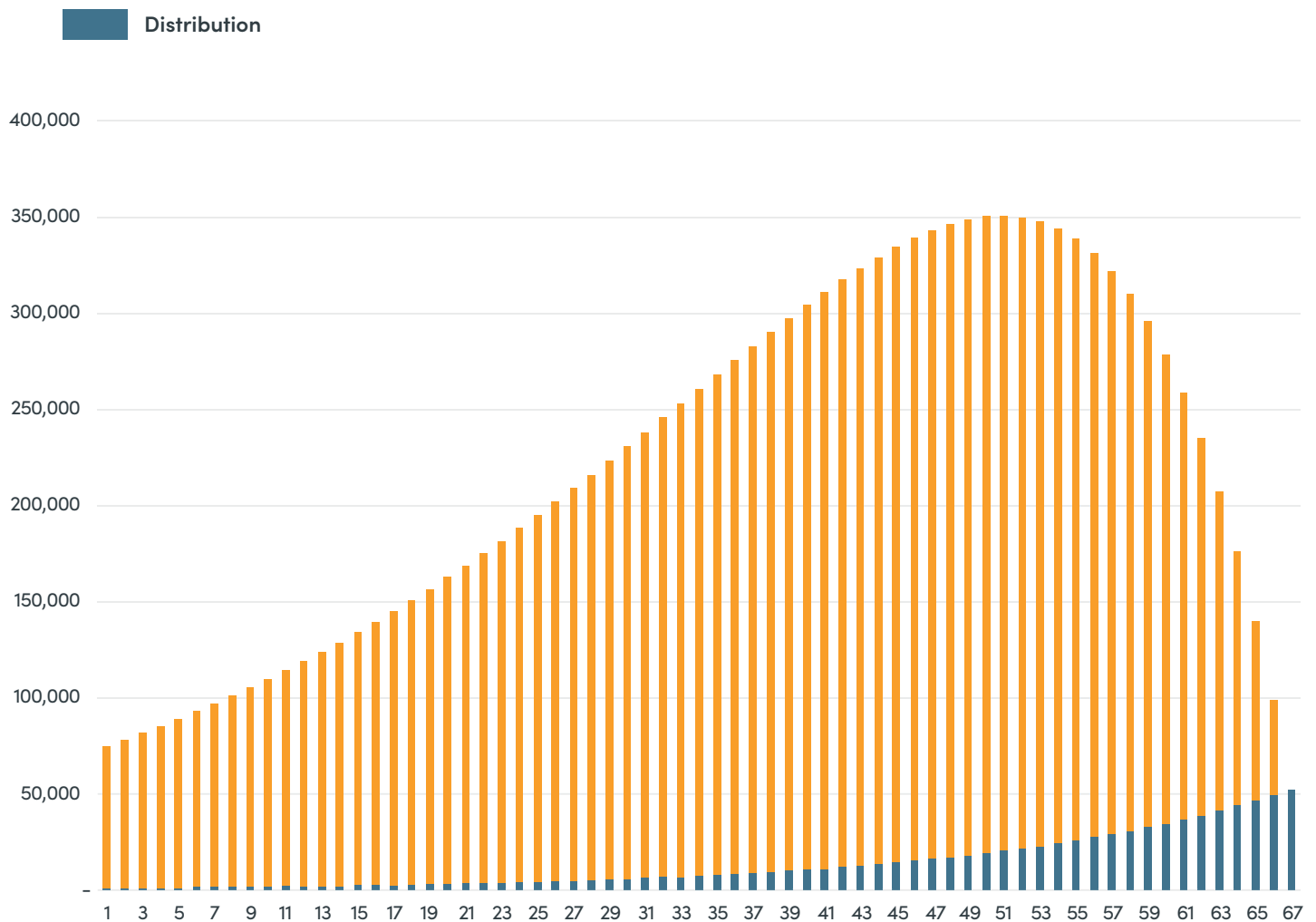
Hypothetical Example #1

	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



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 of a father and son driving in a car. The father is in the driver's seat, wearing a plaid shirt, looking forward. The son is in the passenger seat, wearing a blue shirt, smiling and looking towards the father. The background shows 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?

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*[®] 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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