**WHAT EVERY RETIREE NEEDS TO KNOW ABOUT REQUIRED MINIMUM DISTRIBUTIONS**

**(RMDs)**

Dear [%first\_name | Default Value%],

**Are you between ages:**

**70-72?**

**You need to understand the Secure Act and the impact this act has on your Traditional IRA and other qualified retirement accounts.**

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For most of your life, you have been a serious retirement saver.

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You may be surprised to learn about the IRS taxable consequences for failing to take the **Required Minimum Distributions** (RMDs)

from your Qualified Retirement Accounts.

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That is correct.

*"If you do not take any distributions, or your distributions are not large enough, you may have to pay a****50% excise tax****on the amount not distributed as required." \**

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**Yes,** being forced to take out a specific sum of money from your **qualified retirement accounts** such as your traditional IRAs, SEP IRAs, SIMPLE IRAs, 401(k) plans, 403(b) plans, 457(b) plans, profit sharing plans and other defined contribution plans can be **taxing.**

There are other aspects of RMDs that also deserves your serious attention.

**Now Available to You is a Free,**

**No Obligation,**

Like most things relative to your money and taxes, it is important that you understand the rules governing RMDs.

**This guide can provide you with valuable resources and information pertaining to:**

• **Legacy planning** – leveraging the amount of money left to one’s heirs.

• **Never running out of money**– by increasing lifelong guaranteed income.

• **Having a way to pay for long-term care**and to fund dependency if care is needed.

• **Avoiding erosion of  financial assets due to estate taxes or other taxes**.

Who would have thought that RMD disbursements would allow you to make some very smart, strategic financial decisions?