

# Exit Strategies for IRA's

New solutions for old problems



Presented by:



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# Disclaimer

*The examples and information in this presentation are for illustrative and educational purposes only and should not be considered solicitations nor tax/legal advice.*

# Brief Overview

Q: What is the most significant obstacle that keeps some people from utilizing their IRA's?

A: Taxes and other penalties.

## These Taxes and Penalties...

- Can negate the earnings growth in the IRA (-).
- Can prevent families from reaching financial freedom (-).
- May be managed, controlled, reduced, and even eliminated (+).

# The Reality of IRA's

**Understand that IRA's are  
an income stream for both  
you and the Government**

**This means...**

**Taxes and Penalties for you (-)**

# Ask Yourself These Questions...

- Can I get **MORE** than MRD from my IRA **NOW** without paying any more taxes or penalties?
- Can I pass the full value of my IRA when I leave it to a non-spouse beneficiary (**my kids**)?



# Traditional IRA Management Process

Step 1: Annuitize IRA, pay the taxes

Step 2: Create a non-taxable asset for the family

Net Result – Larger income than MRD and Tax-free asset to heirs.

# Is there another way?

- Fortunately, yes! We have a solution.
- Authorized by Section 170 of the Internal Revenue Code.
- Known as “**Section 170 Planning**”.
- Utilizes the tax planning and income benefits of split interest gifts.

# Simplified Planned Giving may:

- Dramatically reduce the tax on withdrawing from your IRA.
- Leave more money to your chosen beneficiaries.
- Provide you with a dramatic increase in income, much of which is tax free and non-reportable.
- Provide a substantial income tax deduction.

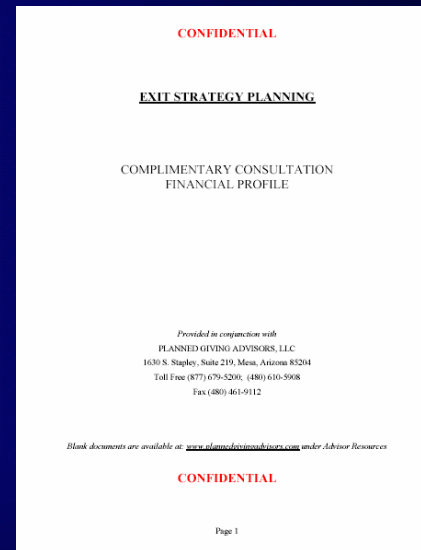
# Where Do You Go from Here?

- ✓ The 1<sup>st</sup> step is yours: Decide to Act
- ✓ Fact Gathering: History, Goals And Resources (Packet included)
- ✓ Complementary IRA Audit
  - No Cost
  - No Obligation
- ✓ Presentation
- ✓ You decide if and when to implement



# Thank You!

*Please complete  
and return the fact sheet*



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