

# IRAtrust

- Is your IRA protected?
  - Will it end up in the hands of the people you wanted to have it?
  - Are you **ABSOLUTELY** sure?
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- Will some clerk decide who receives your IRA?
  - **Will 1/2 of the IRA your heirs inherit end up in another family?**
  - There is an IRS form for the distribution of every one of your assets, upon your death, with the **EXCEPTION** of your IRA.
  - Your IRA will follow the distribution process of your custodian, unless you do something about it, **NOW!**
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- **Your IRA is not governed by your will**, as most people are led to believe.
  - Your IRA is a contract and a will **NEVER** supersedes a contract.
  - Your IRA will be distributed according to the process of the IRA custodian **NOT** your will.
  - But may never know of any distribution problems with your IRA because...**you only die once** and wouldn't be aware of any problems.
  - However, your family may end up getting a fairly good education, unless you do something about it **NOW.**
  - On the next page there are 6 questions that you should ask your agent, broker, investment guru or custodian.
  - When you get all "No's" or "I don't know.", it is time to contact your Area Director for IRAtrust™.

1. Will your custodian permit the beneficiary of an IRA to name a successor beneficiary for any undistributed portion of the original beneficiary's share of the IRA?

ف YES

ف NO

2. Will your custodian let the IRA beneficiary move the IRA to another IRA custodian after my death.

ف YES

ف NO

3. If an IRA beneficiary elects the five-year payout method, will your custodian permit multiple withdrawals during that five-year period?

ف YES

ف NO

4. If an IRA beneficiary elects to receive distributions over the beneficiary's lifetime, will your custodian allow the beneficiary to take more than the required minimum distribution in any year?

ف YES

ف NO

5. Does your custodian honor the Designated Beneficiary rules contained in Treasury Regulations when a Trust is named beneficiary of an IRA and allow the beneficiaries of the Trust to be considered Designated Beneficiaries of the IRA?

ف YES

ف NO

6. If: (1) I name my Trust as the beneficiary of the IRA, (2) my Trust qualifies as a beneficiary pursuant to the applicable Treasury Regulations, (3) my Trust agreement provides for separate shares to be created upon my death, and (4) the beneficiaries comply with all other Treasury Regulations and other tax laws; will your custodian permit my beneficiaries to split my IRA into multiple IRAs in accordance with the Trust agreement governing my trust, so as to create separate shares consistent with my Trust agreement?

ف YES

ف NO