

Ask your clients these questions to see if they're candidates for a variety of RMD strategies

1. How much do you know about your RMD obligations?

- A lot
- A little
- Not much
- Nothing

2. When were you born (full birth date)? The timing of when you turn 70½ is a key factor in when RMDs kick in and what percentage of your retirement savings you'll need to take.

3. Are you retired?

No
(If no, how many more years until you plan to retire?) _____

Yes
(If yes, are you currently using your IRA to provide income to you during retirement?)

- Yes No

4. What's your estimated retirement savings total today?

5. Do you know if any of your retirement savings vehicles are set up to pay you regular income like a pension or an annuity?

6. If you're over 70½, have you taken your RMD payment for this year? If so, what are you currently doing with your RMD? Spend it, save it, purchase insurance (Life, LTC, Medicare) or Give to Charity?

7. Do you own one of the following accounts? (Check all that apply as different accounts may have different RMD requirements.)

IRA *(What are your long-term plans for your IRA?)*

- 401(k)
- 403(b)
- Roth IRA

8. Do you currently own, or do you think you may one day own an inherited IRA? (Inherited IRAs have different rules than Individual Retirement Accounts.)

- Yes
- No

9. Are you interested in learning more about a Stretch IRA Legacy concept to maximize the longevity and interest generated from an IRA?

- Yes
- No