



THE TRUSTEED IRA

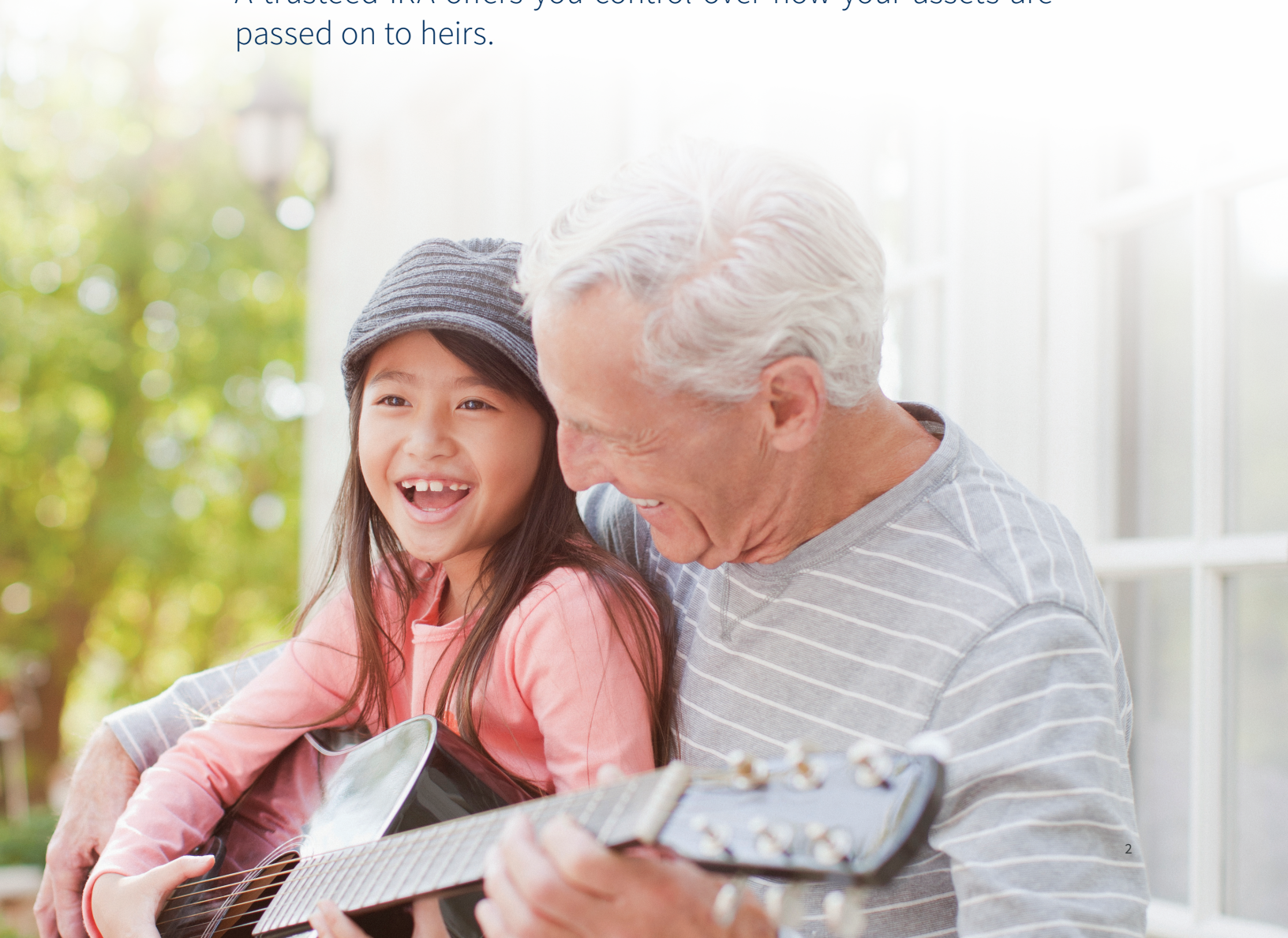
A powerful way to control your legacy

Built to Last

The tax advantages of an individual retirement account (IRA) paired with the benefits of a trust – that’s the powerful idea behind the trustee IRA. This advantage is activated by simply adding trustee IRA documentation and beneficiary designations to your existing Custodial IRA. With a trustee IRA, and in the event of your incapacity or passing, you still maintain a high degree of control over how your assets are passed on to heirs, preserving the tax advantages of your IRA to create a lasting legacy.

Trustee IRAs are where retirement planning meets estate planning. Because of the significant role an IRA can play in saving for retirement, it’s critical to ensure that the assets accumulated will transfer to your heirs with minimal legal and tax implications. However, the trustee IRA can go further. The beneficiaries you choose may be able to receive long-term distributions and maximize tax deferral benefits.

A trustee IRA offers you control over how your assets are passed on to heirs.



7 REASONS TO CONSIDER USING A TRUSTEED IRA

Compared with a regular retirement account, which can be drawn down immediately by an heir, the trustee IRA allows you to govern how your assets are passed on. It can also help your heirs get the most out of their inheritance, extending tax deferral of an IRA to benefit generations to come.

On average, half of inherited wealth will be spent, lost or donated by heirs, according to research by the Journal of Family and Economic Issues. For IRA owners hoping to provide long-term financial security for a spouse or a child, that can be an alarming figure. For a strategy that can help make assets last as long as possible, Raymond James clients can add trustee IRA documentation and beneficiary designations to their existing Custodial IRA to control the disposition of the assets.

A trustee IRA might be right for you if ...

1. YOU'RE CONCERNED ABOUT INCAPACITY

What happens if you become incapacitated? If you have no plan in place, a court must get involved for IRA assets to be accessed to pay your bills. There's no one to instruct the custodian of your IRA on investments or making required minimum distributions (RMDs).

With a trustee IRA, affairs can be simpler. As trustee, Raymond James Trust Company of New Hampshire will act on your behalf, collaborating with your advisor on investment decisions and ensuring RMDs are made in accordance with IRA rules and regulations.

2. YOU WANT TO CONTROL YOUR IRA ASSETS

You can use a trustee IRA to promote continued tax deferral by limiting beneficiaries to the minimum distributions required by the IRS, allowing the trustee discretion to distribute more in specified cases. These might include education, health issues, emergencies, beneficiaries with disabilities or beneficiaries who are minors.

With a substantial account, you can help preserve and pass on assets for generations. A traditional IRA doesn't offer this type of preservation and can usually be drawn down at any time for any reason by an heir.

GETTING STARTED

Establishing a trustee IRA with the help of your Raymond James advisor is a straightforward process. To activate, you simply add trustee IRA documentation and beneficiary designations to your custodial IRA.

You may choose a beneficiary designation from those provided in the IRA agreement, or, working with your attorney, you can craft a customized beneficiary designation that coordinates with your estate plan.

Once the trustee IRA documentation is in place, you'll have the confidence of knowing that in the event of your incapacity or passing, Raymond James Trust Company of New Hampshire, as trustee, will ensure your assets are distributed to your named beneficiaries following the terms you set up for the trust.

With a trustee IRA, you enjoy the benefits of tax-deferred asset accumulation along with the ability to control who inherits, how much they will inherit and when the assets will be distributed. It's a turnkey solution that simplifies issues around how IRAs can be used to benefit heirs.

3. YOU WANT TO PROVIDE FOR YOUR CURRENT SPOUSE AND CHILDREN FROM A PREVIOUS MARRIAGE

In the case of blended families, a trustee IRA can be helpful in distributing the funds among family members in accordance with your wishes. The trustee IRA can provide income for your current spouse during their lifetime and you may be able to limit their ability to spend it down or change the beneficiaries you have designated. Upon your spouse's death, the IRA can be portioned out to children and grandchildren as you have designated.

4. YOU WISH TO AVOID THE DELAY AND EXPENSE OF A GUARDIANSHIP OR CONSERVATORSHIP

If you are to become incapacitated, the assets in a trustee IRA will be administered by your trustee to support your needs.

5. YOU ARE CONCERNED ABOUT THE FINANCIAL SOPHISTICATION AND DISCIPLINE OF HEIRS

If your heirs aren't ready for the responsibilities that come with inheriting your IRA, a trustee IRA can be used to put limits on how much beneficiaries can withdraw.

6. YOU WANT TO SHIELD AN INHERITANCE FROM CREDITORS

A trustee IRA offers some of the same creditor protections as a see-through trust, an important provision for an heir whose profession exposes them to liability, such as a doctor.

7. YOU WANT TO PROVIDE FOR A SPOUSE WHO ISN'T A US CITIZEN

Under current federal law, a spouse who isn't a US citizen is not eligible for the unlimited marital deduction and may have to pay estate taxes in the event of your death. However, a trustee IRA can be set up to avoid estate taxes on assets transferred to a non-US citizen spouse until the principal is distributed.

A solution that offers flexibility and control

Talk to your Raymond James advisor about how adding the benefits of a trustee IRA might work for you. Your advisor can explain its benefits and help you sort through the available options and beneficiary designations. They can also bring in a trust consultant to address your specific situation and help ensure that the legacy you've built will be a lasting one.

HELP FOR YOUNG HEIRS

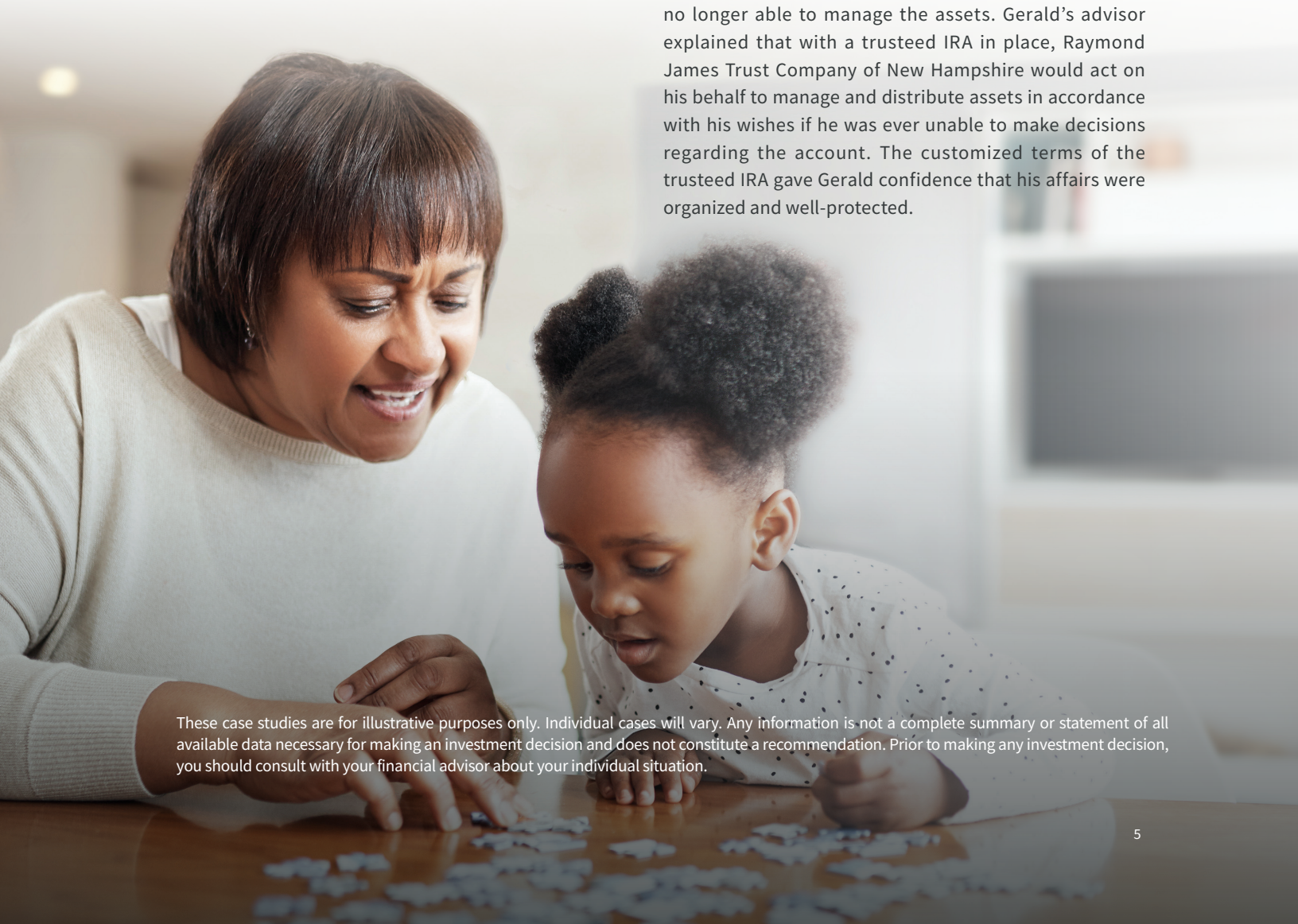
Emily, a retiree in her late 70s, outlived her spouse and children but wanted to pass on the substantial assets in her IRA to the grandchildren she doted on. However, they were 18 and 21 – and not yet ready for the responsibility of managing the money. Her advisor suggested establishing a trustee IRA, using Raymond James Trust Company of New Hampshire to serve as trustee upon her passing. The trustee IRA documentation was set up with discretion to go beyond the RMD to pay for any medical or college tuition bills for her grandchildren. Her grandchildren would be able to receive distributions of both income and principal from the account per Emily's instructions in the trust document. The degree of control appealed to Emily, who wanted her heirs to have a chance to become more financially savvy before gaining their full inheritance.

BENEFITS FOR A BLENDED FAMILY

After his second marriage, Paul, a widower in his 80s, sought to iron out the details of his estate. He had saved a large amount in an IRA that he was sure he wouldn't need during his lifetime, and he hoped it would provide financial security for his new wife if she outlived him. However, he also wanted his children from his first marriage to benefit from the account after his new wife passed away. Paul's advisor helped him add and activate the trustee IRA to his account to help his assets last long enough to be inherited by his children. The trustee IRA was established to help Paul provide for his family on his own terms.

PRUDENT PLANNING FOR AN INHERITABLE DISEASE

With his family history of Alzheimer's, Gerald knew in his early 60s that it was time to act to ensure his sizable IRA account would be in good hands in the event he was no longer able to manage the assets. Gerald's advisor explained that with a trustee IRA in place, Raymond James Trust Company of New Hampshire would act on his behalf to manage and distribute assets in accordance with his wishes if he was ever unable to make decisions regarding the account. The customized terms of the trustee IRA gave Gerald confidence that his affairs were organized and well-protected.



These case studies are for illustrative purposes only. Individual cases will vary. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation. Prior to making any investment decision, you should consult with your financial advisor about your individual situation.

LIFE WELL PLANNED.

RAYMOND JAMES

TRUST COMPANY OF NEW HAMPSHIRE

RAYMOND JAMES TRUST COMPANY OF NEW HAMPSHIRE

29 MAPLEWOOD AVENUE, SUITE 2 // PORTSMOUTH, NH 03801 // 603.427.8894

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