

## Required Minimum Distribution Alternatives

Unneeded Required Minimum Distributions can be a tax headache. That is why it's important for you to find the best way to efficiently utilize these payments. Using these unneeded distributions to fund life insurance is a very tax effective way pass assets to the next generation, a charity, or other beneficiaries.

### This option is ideal if you are:

- Over the age of 70½
- Not currently using your RMD for living expenses
- Earmarking your IRA for beneficiaries
- Interested in offsetting tax liability for your beneficiaries
- Interested in preserving/maximizing your legacy
- Currently placing your unneeded RMDs back into another taxable savings vehicle

### Questions to consider:

- Do you need your RMDs for living expenses now or in the future?
- If not...
  - What are you doing with the money?
  - CD? Mutual Fund?
    - Why are you putting your RMDs back into another taxable product?
  - If you have determined that you don't need your IRA for income, what if there was a way for you to pass more to your children and grandchildren using the RMDs from the IRA?

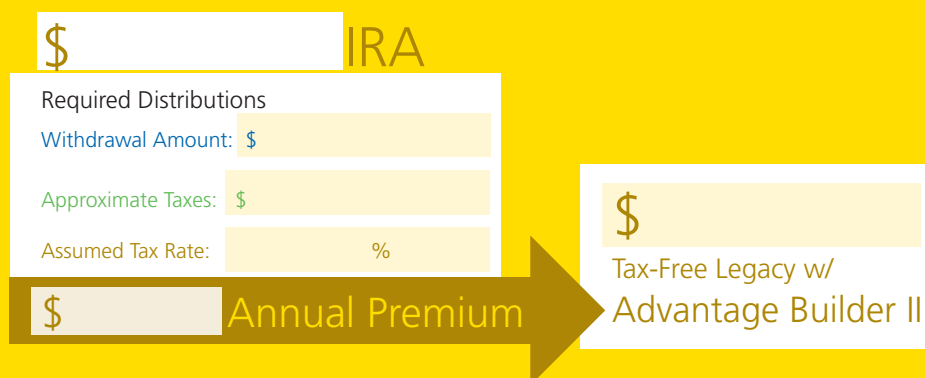
## How this could work for YOU!

Customer name:

Date:

Using unneeded RMDs to fund life insurance offers the ability to pass assets income tax-free and gives you the flexibility to access funds if your situation changes in the future. Let's look at a hypothetical example:

You have \$  in an existing IRA. You have sufficient income from other assets and don't need the RMD income to pay for living expenses. You would like to leave a legacy to your children or grandchildren and like the idea of passing that money in the most tax-efficient manner.



Purchasing an Aviva life insurance policy with your after-tax RMD money could provide your beneficiaries with a "No-Lapse Guarantee" (NLG) death benefit<sup>1</sup> that avoids probate and is income tax free. You still have access to your remaining IRA funds should you need it and the balance of the IRA can also be passed to your named beneficiaries.

Guarantees provided by life insurance are subject to the financial strength of the issuing insurance company. Advantage Builder II [Policy form 2EDB08] is issued by Aviva Life and Annuity Company, Des Moines, IA. This hypothetical example is for illustration purposes only. These assumptions are not guaranteed; the use of alternate assumptions could produce significantly different results. <sup>1</sup> Rider must be applied for at the time of application. No Lapse Guarantee Rider (2NLEDB08) is issued by Aviva Life and Annuity Company, Des Moines, IA. NLG Rider is called the "Extended Guarantee Rider" in Connecticut and the "Death Benefit Guarantee Rider" in Illinois and may not be available in all states. The NLG premium is due in all years to guarantee the death benefit. Subject to the terms and conditions of the NLG Rider contract. See Basic Illustration provided by Aviva for guaranteed and non-guaranteed values. 14572 191279