



**BUSINESS
BUILDER**



**REQUIRED
MINIMUM
DISTRIBUTION**

CLIENTS 73⁺

HELP CLIENTS OPTIMIZE RMDs

Natural bull and bear market fluctuations can have consequences when it's time for clients to start taking RMDs from IRAs and other qualified plans. As shown in the chart, your clients' RMDs will increase over time, because they are designed to drain a portfolio to zero over one's life expectancy. The IRS requires your clients to begin taking RMDs from retirement savings vehicles by April 1 in the year after they reach the age of 73.

When RMDs are taken during a market downturn, your clients may find themselves withdrawing from funds that have lost value, which also makes it more difficult for the depleted assets to recover.

ADVANCE PLANNING IS KEY –
WealthChoice IS A SOLUTION

With the right strategy you could help your clients continue to grow their funds during this critical time in their financial lives. Using advance planning and IRA funds positioned into *WealthChoice* FIA with Guaranteed Living Benefit Rider (GLBR), your clients could enjoy **GUARANTEED LIFETIME INCOME** while also satisfying RMDs.

WealthChoice is unique by allowing much higher income than traditional sources of income benefits—just put a decimal point between a client's age to see the benefit.* For example, a 73-year-old could withdraw **7.3%**, allowing them to use that income to their advantage.

*GLBR level payouts max out at 8.50% for ages 85 and beyond.

AGE	RMD as a % of Account Balance
73	3.78%
74	3.93%
75	4.07%
76	4.22%
77	4.37%
78	4.55%
79	4.74%
80	4.96%
81	5.16%
82	5.41%
83	5.65%
84	5.96%
85	6.25%
86	6.58%
87	6.95%
88	7.30%
89	7.76%
90	8.20%

Percentages calculated using the New Uniform Lifetime Table effective in 2022 from IRS Publication 590-B, Table III



REQUIRED MINIMUM DISTRIBUTION

CLIENTS 73+

SEE HOW WITH A 50/50 APPROACH

CLIENT PROFILE: FEMALE, AGE 70 WITH \$200,000 IN TOTAL IRA VALUES

Leave \$100,000 in IRA funded with growth assets.

Allocate \$100,000 to *WealthChoice FIA* with Guaranteed Living Benefit Rider.

PROJECTIONS THREE YEARS LATER
AFTER 15% DOWN MARKET

Growth IRA lost 15% and is now worth \$85,000.

WealthChoice FIA value for RMD purposes is \$97,767.

RMD is 3.78% of
\$85,000 + \$97,767 = \$182,767

That equates to an aggregate
RMD of \$6,909
(*WealthChoice* covers the entire RMD)

Annual payout from
WealthChoice annuity at age 73 is

\$7,137

RMD is 3.78% of
\$115,000 + \$114,187 = \$229,187

That equates to an aggregate
RMD of \$8,663
(*WealthChoice* covers most of RMD)

Annual payout from
WealthChoice annuity at age 73 is

\$8,335.

Leave \$100,000 in IRA funded with growth assets.

Allocate \$100,000 to *WealthChoice FIA* with Guaranteed Living Benefit Rider.

PROJECTIONS THREE YEARS LATER
AFTER 15% UP MARKET

Growth IRA gained 15% and is now worth \$115,000.
WealthChoice FIA value for RMD purposes is \$114,187.

WealthChoice FIA is underwritten and issued through United Life Insurance Company. Guarantees are backed by the financial strength and claims paying ability of the company. Product availability and features may vary by state.

RMDs on *WealthChoice* with GLBR are based on year-end Fair Market Value (FMV).

Not insured by FDIC, NCUA or any federal agency • Charges may apply • Not a deposit • May go down in value

Visit with our sales team to learn more at 833-465-0819.