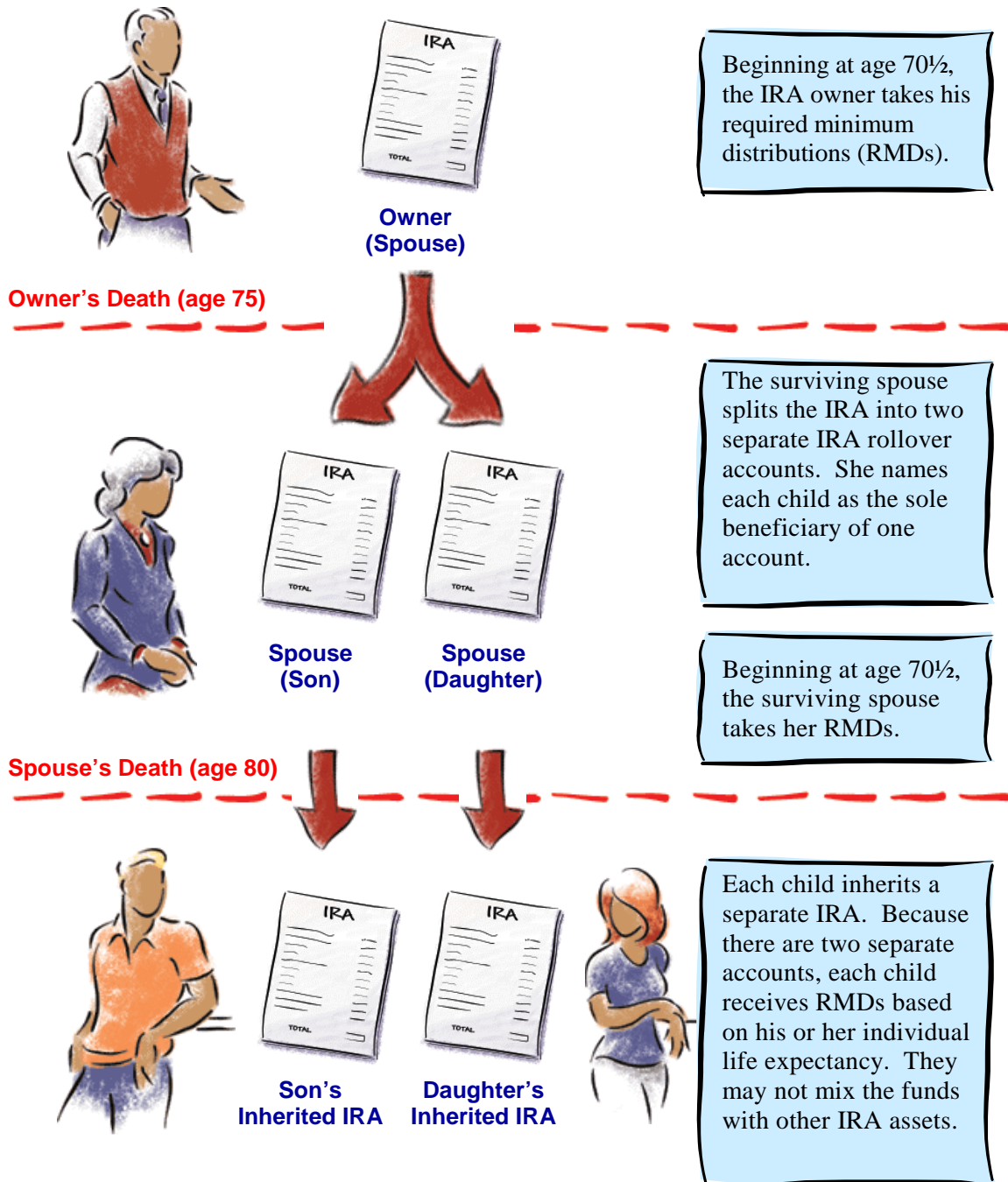


Stretch IRA

Spousal Beneficiary and Separate Inherited IRAs

An IRA owner, age 68, makes his spouse, age 62, the sole beneficiary of his IRA. They have two adult children, ages 35 and 25.



Note: This is one example of how a stretch IRA might be structured. Professional guidance is strongly recommended.