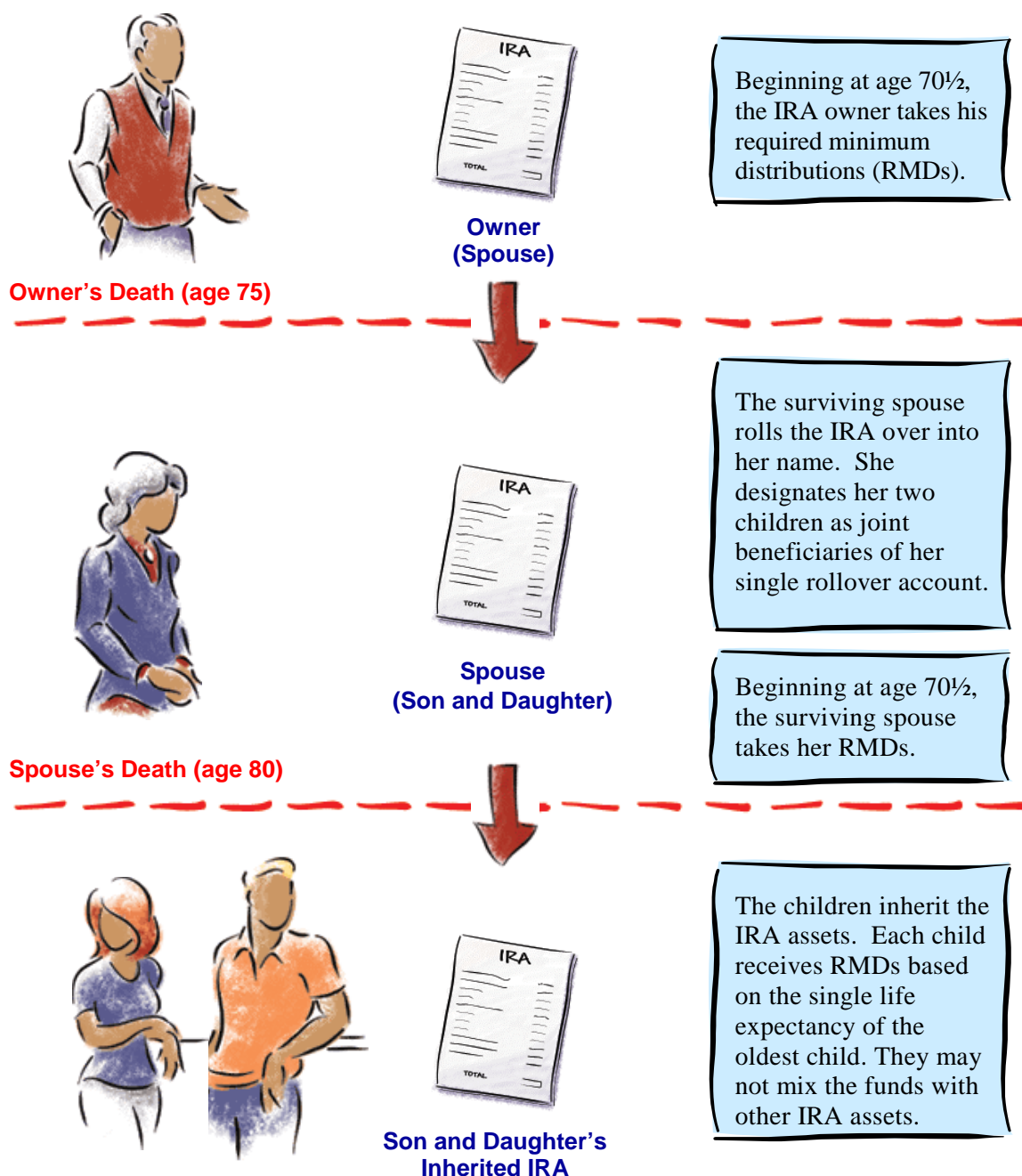


# Stretch IRA

## *Spousal Beneficiary and a Single Inherited IRA*

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.