

# QUESTIONS TO CONSIDER IN PLANNING FOR YOUR IRAS & QUALIFIED PLAN ASSETS AFTER THE SECURE ACT

Client Name(s): \_\_\_\_\_

1. **How important to you is future protection of your IRA assets from potential beneficiary creditors and divorce?**
  - Very important
  - Moderately important
  - Not particularly important
2. **How important to you is future protection of your IRA assets from potential beneficiary estate taxes?**
  - Very important
  - Moderately important
  - Not particularly important
3. **What do you project the value of your IRAs and other qualified plans will be at the time of your death (or at the death of your both you and your spouse)?**

\$ \_\_\_\_\_
4. **How many IRA/qualified plan beneficiaries will you likely have?** \_\_\_\_\_
5. **What marginal federal income tax bracket will your beneficiaries likely be in?**
  - 0% - 24%
  - 32% - 35%
  - 37%
6. **Does it matter to you that your IRA/qualified plan assets might have to be withdrawn in a period as short as 5 years?**
  - Yes
  - No
7. **Alternatively, is it important to you that your beneficiaries have at least 10 years to withdraw inherited IRA/qualified plan funds?**
  - Yes
  - No
8. **In deciding if a trust is needed to protect IRA/qualified plan assets, how important a factor is the trust's maximum income tax bracket?**
  - Very important
  - Moderately important
  - Not particularly important
9. **Are you interested in leaving your IRA/qualified plan assets to charities rather than individuals?**
  - Yes
  - No
10. **If you are somewhat charitably inclined, are you interested in leaving some or all of your IRA assets at death to charitable remainder trusts for your beneficiaries that can stretch out income taxation over their lifetimes?**
  - Yes
  - No
11. **Can you obtain replacement life insurance or convert existing term insurance on your life and/or that of your spouse?**
  - Yes
  - No
12. **Are you eligible to contribute to a Roth IRA?**
  - Yes
  - No