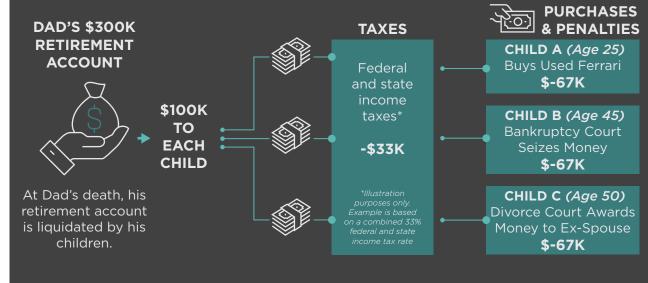
WHAT CAN HAPPEN WITHOUT A STANDALONE RETIREMENT TRUST (SRT)



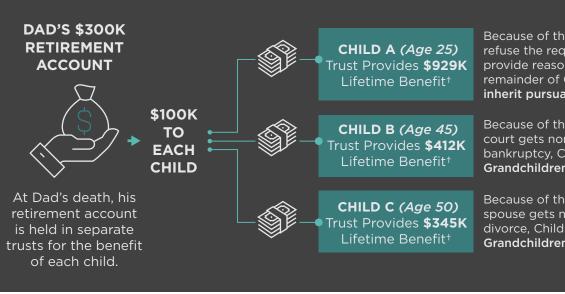
After paying income taxes, Child A buys a used Ferrari, which is not protected from divorcing spouses or creditors. **Grandchildren inherit nothing.**

After paying income taxes, Child B files for bankruptcy. The bankruptcy court seizes the rest of the money. Child B is left with nothing.

Grandchildren inherit nothing.

After paying income taxes, Child C gets divorced. The divorce court divides the money any way it wants, including giving 100% to the divorcing spouse. Child C may be left with nothing. **Grandchildren might inherit nothing – it depends on the whims of the ex-spouse.**

HOW A STANDALONE RETIREMENT TRUST (SRT) FIXES THE PROBLEM



Because of the SRT protection, the trustee can refuse the request for a Ferrari and instead provide reasonable distributions for the remainder of Child A's lifetime. **Grandchildren inherit pursuant to terms of trust.**

Because of the SRT protection, the bankruptcy court gets none of the IRA money. After the bankruptcy, Child B receives distributions.

Grandchildren inherit pursuant to terms of trust.

Because of the SRT protection, the divorcing spouse gets none of the IRA money. After the divorce, Child C receives distributions.

Grandchildren inherit pursuant to terms of trust.

SRT BENEFITS

- Asset protection
- Maximize investment returns
- Generate lifelong income

POWER OF SRT & GRANDCHILDREN

If the same \$100K were left in trust for a 7-year-old grandchild, the lifetime value of distributions could be \$2M![†]

