

THE GIANT IRA MESS

THE END OF THE "STRETCH" IRA

WHY WAS THE STRETCH SO GOOD?

- Parents died and their daughter was 50 years old. The daughter inherits the IRA.
- The daughter could take distributions over her remaining life expectancy.
- Life Expectancy for 50 year-old is 36.1 years.
- The daughter could take as little as 2.77% the first year. The rest continues to grow tax deferred.

WHY WAS THE STRETCH SO GOOD? (CON'D)

- Suppose the IRA was \$1MM dollars. The daughter's 2.77% RMD amounts to \$27,700.
- She can take as much as she wishes. But she will pay taxes on whatever amount she takes.
- If the daughter is sensible this inherited IRA was a terrific benefit to inherit.

WHAT IS THIS WORKSHOP FOR?

- WORKSHOPS CAN BE INTERESTING: WE WANT TO LEARN NEW THINGS.
- THAT IS NOT WHAT THIS WORKSHOP IS FOR....
- THIS A DECISION BRIEFING
- YOU NEED TO DECIDE WHETHER YOU NEED TO ACT OR NOT.
- IF ACTION IS NEEDED, YOU CAN INITIATE THE CHANGE TODAY.
- OUR OFFICE IS PREPARED TO DO THE AMENDMENTS YOU MAY NEED.



THE NEW LAW SAYS 10 YEARS IS THE MAXIMUM!

- IT'S THE MAXIMUM EXCEPT FOR A FEW EXCEPTIONS THAT FIT RELATIVELY FEW PEOPLE.
- EXCEPTIONS ARE PEOPLE WITH SPECIAL NEEDS, LITTLE KIDS UNTIL THEY REACH 18, AND BENEFICIARIES WHO ARE TEN YEARS OR LESS YOUNGER THAN THE PARTICIPANT.
- THE NEW LAW DOESN'T AFFECT SURVIVING SPOUSES.

DAUGHTER AGE 50 INHERITS A \$1 MM IRA – NOW WHAT?

- Daughter has to take all of the money out of the IRA within 10 years.
- She could wait until the 10th year but that would just get her a bigger tax bite.
- The rational thing for most people would be to take \$100,000 per year since she will have to pay the taxes on whatever she takes.
- This likely means that \$1MM will be spent, dissipated over 10 years. Later she'll wonder why she wasted it!

WHAT IF YOU NAMED A TRUST TO BE THE BENEFICIARY OF HER IRA?

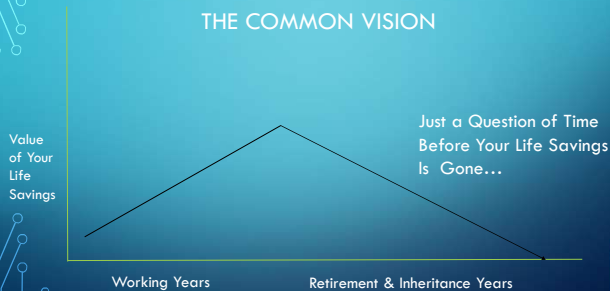
- IRA MAY BE SUBJECT TO EVEN HIGHER TAXES IF SOME OF THE DISTRIBUTION IS HELD IN TRUST.
- ORDINARY INCOME HELD IN A TRUST IN EXCESS OF \$12,950 WILL BE TAXED AT THE HIGHEST INCOME TAX RATES (37% GOING TO 39%+).
- WHAT SHOULD YOU DO ABOUT THIS POTENTIAL FOR EVEN HIGHER TAXES WHEN THE IRA IS GOING THROUGH A TRUST?
- SEND IT DIRECTLY TO THE DAUGHTER INSTEAD OF THROUGH THE TRUST?

WHY DID YOU CREATE AN IRA TRUST FOR YOUR KIDS IN THE FIRST PLACE?

- ASSET PROTECTION IN THE EVENT KIDS ARE SUED.
- DIVORCE PROTECTION
- LET'S YOU NAME THE CONTINGENT BENEFICIARY IF DAUGHTER DIES: GOES TO YOUR GRANDKIDS, NOT SON-IN-LAW.
- KEEP ASSET IDENTIFIED AS PART OF INHERITANCE
- CARRIES OUT YOUR FAMILY TRADITION OF STEWARDSHIP AND PERMANENT RETENTION OF FAMILY ASSETS.

WHAT DO I MEAN BY CARRYING OUT YOUR FAMILY TRADITION OF STEWARDSHIP?

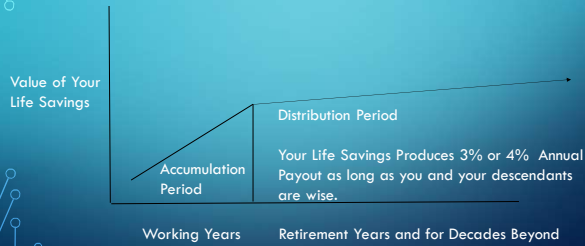
THE COMMON VISION



WHAT DOES THIS SAY ABOUT THE FAMILY?

- NO REAL CONFIDENCE IN THEIR ABILITY TO GROW THEIR SAVINGS.
- NO CHANCE THAT YOUR SAVINGS CAN LAST AND PRODUCE A LASTING BENEFIT.
- NO CONFIDENCE THAT YOU CAN GROW YOUR INVESTMENTS AND TAKE DISTRIBUTIONS EVERY YEAR.
- NO CERTAINTY ABOUT WHAT WOULD BE THE BEST WAY FOR YOUR CHILDREN AND GRANDCHILDREN TO HANDLE THEIR INHERITANCE.

THE VISION THAT OFFERS THE GREAT OPPORTUNITY FOR YOUR FAMILY



WHAT WOULD THIS FAMILY NEED TO BELIEVE?

- A RATIONAL EXPECTATION THAT THEY COULD GROW THEIR LIFE SAVINGS ENOUGH IN AN AVERAGE YEAR TO OFFSET THE 3% OR 4% DISTRIBUTION AND STILL GROW OVER TIME.
- THE FAMILY WOULD KNOW THAT EACH GENERATION NEEDED TO BE GOOD STEWARDS OF THE BLESSING THAT YOU HAVE CREATED.
- STEWARDSHIP MEANS HAVING A DISCIPLINED APPROACH THAT USES THE BEST THINKING ON HOW TO INVEST.
- THERE WOULD BE A CERTAIN PEACE OF MIND, A SENSE OF SECURITY, AND A HOPE FOR THE FUTURE.

26 YEARS CLIENTS ACHIEVE MADIOCRE OR TERRIBLE RESULTS!

- THAT'S WHY I CREATED BOND WEALTH PLANNING, PLLC!
- YOU PROBABLY HAVE SOME CONFIDENCE ABOUT YOUR HANDLING OF YOUR LIFE SAVINGS. YOU ARE PROBABLY SADLY MISTAKEN!
- THE CLASSIC WAY TO GET MADIOCRE OR TERRIBLE RESULTS IS TO KEEP DOING WHAT YOU ARE DOING!
- LET'S TALK, LET ME SEE IF I CAN SHOW YOU A BETTER WAY!

WHAT DID THAT HAVE TO DO WITH THE IRA PROBLEM AT HAND?

- CAUSING THE DISTRIBUTION OF ONE OF YOUR MAIN ASSETS:
 - OVER TEN YEARS
 - CREATING ADDITIONAL TAX EXPENSE,
 - CAUSING INVESTMENT CONFUSION FOR YOUR BENEFICIARIES
- CANNOT BE A GOOD THING!
- WHAT IS THE GOAL?

WHAT'S YOUR FAMILY GOAL?

- HAVE CONFIDENCE THAT YOU CAN GROW YOUR LIFE SAVINGS AT 6% OR 7% OR MORE EACH YEAR ON AVERAGE.
- CREATE A FAMILY TRADITION OF WISE STEWARDSHIP OF FAMILY ASSETS.
- DISTRIBUTE 3% EACH YEAR FOR YOUR LIFETIME AND FOR YOUR CHILDREN'S AND GRANDCHILDREN'S LIVES.
- THIS IS THE BEST GOAL AND THE CENTER OF YOUR FAMILY TRADITION FOR FAMILIES WITH CHILDREN AND GRANDCHILDREN.

THE 10 YEAR DISTRIBUTION RULE AND YOUR FAMILY GOAL DON'T FIT - WHAT'S THE STRATEGY?

- REDUCE YOUR TRADITIONAL IRA DURING YOUR LIFE.
 - USE IT.
 - CONVERT IT TO A ROTH.
- MAKE A DECISION ON HOW TO HANDLE A BAD SITUATION.

INCOME RETAINED IN A TRUST IS TAXED AT TRUST TAX RATES

- TOP TAX RATE OF 37% BEGINS AT \$12,950. THIS IS MANAGABLE UNDER THE OLD "STRETCH" IRA RULES, BUT UNDER THE NEW 10 YEAR RULE IT IS MUCH MORE TROUBLE.
- YOUR CHILDREN WILL HAVE A BIG TAX INCENTIVE TO TAKE THE WHOLE DISTRIBUTION INTO THEIR OWN ACCOUNTS.
- LIKELY CAUSING THEIR INHERITED IRA TO LOSE ITS IDENTITY AND SPEEDING THE DESTRUCTION OF THE GOLDEN GOOSE!
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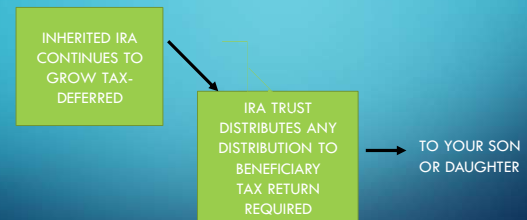
UNDERSTANDING THE SPECIAL LANGUAGE IN YOUR IRA TRUSTS – IRS REGULATIONS REQUIRE:

- THAT THE IRA TRUST IDENTIFY A BENEFICIARY WHO WILL RECEIVE THE IRA DISTRIBUTIONS OVER HIS OR HER LIFETIME. CALLED A "CONDUIT TRUST."
- THIS WAS THE ACCEPTED WAY TO GET A "STRETCH" IRA.
- THE STANDARD LANGUAGE THAT WE USED PRIOR TO 2017 HAD TO RUN THOSE DISTRIBUTIONS THROUGH A TRUST TAX RETURN.

TYPICAL LANGUAGE PRIOR TO 2017

- STATED THAT THE TRUSTEE WOULD PAY ANY DISTRIBUTION MADE FROM THE INHERITED IRA DIRECTLY TO THE BENEFICIARY.
- SO THE TRUSTEE HAD TO TAKE AT LEAST THE RMD EACH YEAR AND COULD TAKE MORE, BUT WHATEVER THE TRUSTEE TOOK FROM THE IRA HAD TO BE IMMEDIATELY DISTRIBUTED TO THE BENEFICIARY.
- SO THE TRUST TAX RETURN HAD TO SHOW THAT AND THE BENEFICIARY THEN PAID THE TAX AT HIS OR HER TAX RATE.
- TRUST TERMS DID NOT ALLOW ACCUMULATION OF DISTRIBUTIONS.

HOW IT WORKS: THE IRA TRUST PRIOR TO 2017



WHAT IS THE PROBLEM WITH THE OLD PROVISION AND THE SHORT 10 YEAR DISTRIBUTION?

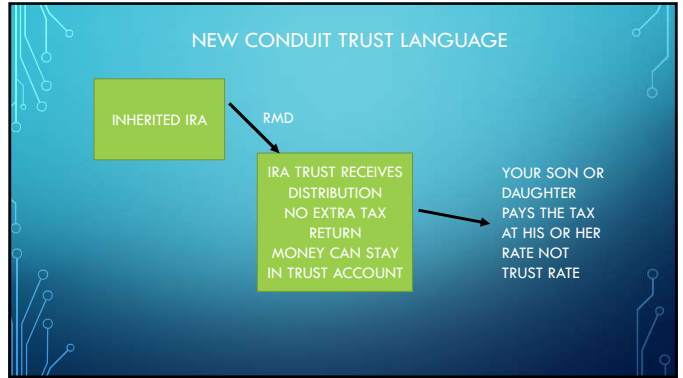
- YOU WANT YOUR SON OR DAUGHTER TO RETAIN THEIR INHERITANCE FOR THEIR LIVES AND BEYOND BECAUSE IT IS BEST FOR THEM BUT
- STEP 1 – TAKE 10% DISTRIBUTION EACH YEAR INTO IRA TRUST
- STEP 2 – DISTRIBUTE THE 10% INTO THEIR ACCOUNTS
- STEP 3 – PAY THE TAX
- STEP 4 – SPEND 3%
- STEP 5- REINVEST THE SURPLUS INTO THEIR OWN INVESTMENTS ACCOUNTS

IMPROVED CONDUIT TRUST

- BEGINNING IN 2017, THE AMERICAN ACADEMY OF ESTATE PLANNING ATTORNEYS CAME UP WITH A BETTER APPROACH.
- TRUST DID NOT REQUIRE THE TRUSTEE TO DISTRIBUTE THE RMD COMING FROM THE INHERITED IRA
- INSTEAD THE LANGUAGE GAVE THE BENEFICIARY THE POWER TO DEMAND THAT THE TRUSTEE DISTRIBUTE IT TO THE BENEFICIARY.
- AND IT GAVE THE BENEFICIARY THE RIGHT TO SAY WHO GETS IT AT HIS OR HER DEATH – CALLED A GENERAL POWER OF APPOINTMENT.

IMPROVED CONDUIT TRUST (CON'D)

- THE POWER TO DEMAND THE DISTRIBUTION AND
- THE POWER TO DECIDE WHERE IT GOES AT DEATH OF BENEFICIARY
- THESE POWERS MAKE THE IRA TRUST A GRANTOR TRUST WHICH CAN USE THE BENEFICIARY'S SSN FOR THE TRUST TAX ID.



PROS AND CONS CONCERNING THE IMPROVED IRA TRUST

PROS – FEWER STEPS	CONS
<ul style="list-style-type: none"> • IRA DISTRIBUTIONS TAXED TO BENEFICIARY – NO TRUST TAX RETURN INVOLVED. • BENEFICIARY CAN LEAVE DISTRIBUTIONS IN IRA TRUST ACCOUNT. 	<ul style="list-style-type: none"> • BENEFICIARY CAN TAKE ALL OF THE MONEY OUT OF THE IRA. • BENEFICIARY CAN LEAVE HIS OR HER INHERITED IRA TO ANYONE WHEN YOU WANTED IT TO STAY IN THE FAMILY.

CONCLUSION ABOUT THE IMPROVED IRA CONDUIT TRUST

- BECAUSE OF THE SHORTER DISTRIBUTION AND HIGHER TAXATION –
- CLIENTS WITH THE OLD LANGUAGE NEED TO AMEND THEIR TRUSTS.
- BUT...

BUT THIS IS NOT THE END OF THE STORY...

- SOME CLIENTS WANT TRUSTEES NOT THE BENEFICIARIES TO CONTROL DISTRIBUTIONS
- THEY WANT THE TRUST TO ACCUMULATE AND MANAGE THE IRA DISTRIBUTIONS THAT DON'T GO TO THE BENEFICIARY.
- NOW, WHAT HAPPENS?

WHAT HAPPENS IF THE YOUR TRUST CAN ACCUMULATE THE DISTRIBUTIONS?

- WE CAN CREATE AN IRA ACCUMULATION TRUST THAT WILL ALLOW DISTRIBUTIONS OVER 10 YEARS. BUT THERE ARE BIG PROBLEMS WITH IT...
- 1. AFTER THE INITIAL BENEFICIARY THERE HAS TO BE AN ADULT WHO WILL RECEIVE THE REMAINING IRA PROCEEDS OUTRIGHT AND FREE OF TRUST.
- 2. THE PART RETAINED IN THE TRUST WILL BE TAXED AT VERY HIGH RATES.

WHAT HAPPENS IF WE CREATE AN ACCUMULATION TRUST THAT QUALIFIES FOR THE 10 YEAR DISTRIBUTION?

- YOU MAY NOT BE ABLE TO NAME YOUR GRANDCHILDREN AS THE BENEFICIARIES BECAUSE THEY AREN'T ALL 18 OR OLDER.
- ALSO THE CONTINGENT BENEFICIARIES – AFTER YOU SON OR DAUGHTER – HAVE TO RECEIVE THE IRA OUTRIGHT AND FREE OF TRUST.
- HIGH TAX RATES

TRUST TAX RATES

Trust Tax Rates			Of the Amount
Over	But Not Over	The Tax is	Over
\$0	\$2,600	10%	0%
\$2,600	\$9,450	\$260 + 24%	\$2,600
\$9,450	\$12,950	\$1,904 + 35%	\$9,450
\$12,950		\$3,129 + 37%	\$12,950

WHAT IF I WANT TO DO IT YOUR WAY?

- YOU CAN HAVE THE IRA DISTRIBUTIONS GO THROUGH YOUR TRUST JUST THE WAY YOU WANT IT TO, BUT THE DISTRIBUTION PERIOD WILL NOT NECESSARILY BE 10 YEARS.
- IT WILL BE BETWEEN 5 AND 10 YEARS.
- SO THE TAX HIT WILL BE EVEN WORSE!

SUMMARY

- IF YOU WERE PLANNING TO LEAVE A LARGE IRA TO YOUR KIDS, THE NEW LAW WRECKED THAT IDEA.
- HIGH TAXES
- QUICK DISSIPATION OF THE ASSET
- LIFE-LONG DISTRIBUTIONS UNLIKELY
- SO NOW WHAT?

CONSIDER THE ROTH CONVERSION

- USE YOUR IRA DURING RETIREMENT FOR YOUR LIVING EXPENSES
- THE PART YOU DON'T NEED INVEST IN AFTER-TAX ASSETS.
- CONVERT YOU IRA TO ROTH IRA OVER TIME

CONVERT TRADITIONAL IRAS TO ROTH IRAS

- WHY ARE ROTHs DESIRABLE?
 - NO RMDs FROM ROTHs FOR HUSBAND AND WIFE
 - INHERITING BENEFICIARIES WILL HAVE 10 YEARS OR LESS TO DISTRIBUTE THE ROTH ACCOUNT, BUT GROWTH IN THE ROTH IS TAX FREE AND DISTRIBUTIONS ARE TAX FREE.
 - SIMPLER FOR THE BENEFICIARY OR TRUSTEE TO MANAGE FOR THE LONG-TERM.

2021 TAX RATES

Rate	SINGLE Taxable Income Over	MARRIED JOINT, Taxable Income Over	HEAD OF HOUSEHOLD Taxable Income Over
10%	\$0	\$0	\$0
12%	\$9,950	\$19,900	\$14,200
22%	\$40,526	\$81,050	\$54,200
24%	\$86,376	\$172,750	\$86,351
32%	\$164,926	\$329,850	\$164,901
35%	\$209,426	\$418,850	\$209,401
37%	\$523,601	\$628,300	\$523,601

WHAT IS THE COURSE OF ACTION?

- CONSIDER YOUR CHILDREN'S FEDERAL AND STATE TAX RATES.
- DECIDE ON YOUR STRATEGY.
- PAY THE TAX, INVEST THE REMAINDER AS PART OF YOUR LONG-TERM INVESTMENT SYSTEM.
- YOU CAN STILL USE THE MONEY IF YOU AND YOUR SPOUSE NEED IT.

ROTH IRA BENEFITS

- Completely Tax Free Earnings
- Never too old to contribute
- Never subject to RMD while you are living
- Completely Creditor Protected in Texas
- Can always withdraw contributions without penalty

ROTH IRA CREATION:

- OPEN AN ACCOUNT
- YOU ARE THE OWNER
 - NO JOINT OWNERS, ONE INDIVIDUAL
- BENEFICIARIES
 - PRIMARY
 - SECONDARY

ROTH IRA FUNDING

- Contribution
- Conversion

ROTH IRA CONVERSION

- ANYONE WITH AN IRA CAN CONVERT
 - TAXABLE EVENT
 - NO LIMIT ON THE AMOUNT
 - CONVERSION IS NOT FOR EVERYONE
 - PEOPLE LIKELY TO USE UP THEIR IRA DURING THEIR RETIREMENT
 - PEOPLE WHO WILL BE IN LOWER TAX RATES IN THE FUTURE
 - IF YOUR IRA IS GOING TO CHARITY, NO REASON TO CONVERT
 - TAX PROJECTIONS ARE CRITICAL

ROTH CONVERSION – WHAT ABOUT THE 5 YEAR RULE?

- IF ROTH OWNER IS OVER 59 ½, THERE IS NO REAL PENALTY --
- YOU PAY INCOME TAX ON THE EARNINGS, NOT ON THE AMOUNT YOU CONVERTED.
- ONCE THE 5 YEAR RULE IS SATISFIED ON THE FIRST CONTRIBUTION, ALL SUBSEQUENT CONTRIBUTIONS QUALIFY (SATISFY THE RULE).

WHAT IS THE BIGGEST WORRY IN DOING A ROTH?

- CONGRESS MAY CHANGE THE LAW!
- BUT YOU CAN ONLY OPERATE ON WHAT YOU KNOW...

FIRST ACTION: CONSIDER DOING ROTH CONVERSIONS

SECOND ACTION: UPDATE YOUR TRUST PROVISIONS

UPDATING YOUR ESTATE PLANNING #1

- IF YOUR TRUST WAS DONE BEFORE 2017, YOU NEED TO AMEND YOUR IRA TRUST IF YOU WANT TO CONTINUE TO USE THE CONDUIT TRUST FOR YOUR BENEFICIARIES.
- THE AMENDMENT MEANS ALL IRA DISTRIBUTIONS WILL BE TAXED TO YOUR BENEFICIARY WITHOUT INVOLVING A TRUST TAX RETURN.
- YOUR BENEFICIARY CAN HOLD THE PART TO BE HELD FOR INVESTMENT IN HIS/HER IRA TRUST ACCOUNT. (FEWER STEPS, EASIER TO MANAGE)

UPDATING YOUR ESTATE PLANNING #2

ON THE OTHER HAND IF YOU WANT YOUR BENEFICIARIES TO ACCUMULATE THE IRA DISTRIBUTIONS AND DISTRIBUTE UNDER YOUR PLAN, YOU WANT TO CONTROL THE CONTINGENT BENEFICIARIES. YOU WANT THE TERMS OF YOUR LEGACY TRUST TO GOVERN THEN YOU DO NOT WANT THE CONDUIT TRUST, AND IT NEEDS TO BE REMOVED AND YOUR INTENTION DESCRIBED.

DECISIONS, DECISIONS...

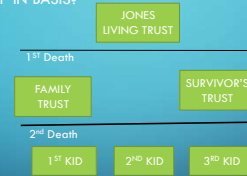
- WE HAVE PROVIDED A DECISION MEMO FORM WITH THE WORKSHOP MATERIALS. YOU NEED TO CHOOSE ONE OF THE FOLLOWING:
- UPDATE MY IRA TRUST PROVISIONS TO PROVIDE THE CONDUIT TRUST THAT CAUSES ALL DISTRIBUTIONS TO BE TAXED TO THE BENEFICIARY, OR
- UPDATE MY IRA TRUST TO REMOVE THE CURRENT CONDUIT TRUST LANGUAGE AND STATE THAT THE LEGACY TRUST GOVERNS IRA DISTRIBUTIONS.

ANOTHER TAX IMPROVEMENT YOU NEED TO MAKE IN YOUR TRUST

- APPLIES TO MARRIED COUPLES WHO HAVE A FAMILY TRUST THAT IS CREATED FOR THE SURVIVING SPOUSE.
- WE SENT OUT EMAILS ABOUT THIS LAST SUMMER.
- MANY OF YOU NEED TO AMEND YOUR TRUSTS TO TAKE ADVANTAGE OF THIS POTENTIAL TAX BENEFIT.
- LET ME EXPLAIN...

MARRIED CLIENT DIAGRAM WITH FAMILY TRUST

- WHAT IS STEP-UP IN BASIS?
- WHY AMEND?



UPDATING YOUR ESTATE PLAN #3

- IF YOU WANT US TO AMEND YOUR TRUST AND ADD THE STEP-UP FOR THE FAMILY TRUST, CHECK THE BOX ON THE FORM.
- THE PRICE FOR DOING UPDATES ON YOUR IRA TRUST LANGUAGE OR ADDING THE STEP-UP LANGUAGE IS SHOWN.
- IF YOU ARE DOING BOTH THERE IS A DISCOUNT FOR DOING BOTH.

LAST ITEM – YOUR MAIN GOAL

CREATE A FAMILY LEGACY AROUND THE STEWARDSHIP OF FAMILY ASSETS
DISTRIBUTE 3% PER YEAR FROM YOUR LIFE SAVINGS, WHILE IT GROWS INTO THE FUTURE FOR YOU AND YOUR DESCENDANTS

LET'S HAVE A DISCUSSION ABOUT HOW TO DEVELOP AN INVESTMENT SYSTEM BASED ON THE NOBEL PRIZE WINNING PRINCIPLES AND THE SCIENCE OF INVESTING.

SEIZE THE OPPORTUNITY: CHECK THE BOX SAYING YOU WOULD LIKE TO MEET.

YOUR CHOICES:

- IF YOUR TRUST WAS DONE BEFORE 2017, UPDATE YOUR CONDUIT LANGUAGE OR SWITCH TO ACCUMULATION. CHECK ONE OF THOSE BOXES.
- IF YOUR TRUST WAS DONE BEFORE 2017 AND YOU HAVE A FAMILY TRUST, UPDATE YOUR TRUST TO ADD THE "STEP-UP" PROVISION. CHECK THAT BOX.
- IF YOUR TRUST WAS DONE IN 2017 OR LATER AND YOU WANT TO ACCUMULATE THE IRA, CHECK THAT BOX.
- IF YOU ARE NOT A BOND WEALTH CLIENT ALREADY, CHECK THE BOX TO TALK TO ME ABOUT ACHIEVING YOUR FAMILY GOALS!

PROCESS FOR COMPLETING

- YOU WILL FOLLOW THE LINK THAT MARY SENT YOU IN THE EMAIL TO CHECK THE BOXES AND TO SELECT A DELIVERY DATE.
- MARY WILL CONFIRM YOUR ORDER AND THE DELIVERY DATE BY EMAIL.
- A DRAFT OF THE AMENDMENT WILL BE SENT TO YOU FOR REVIEW PRIOR TO THE DELIVERY.
- ON THE DELIVERY DATE BRING YOUR TRUST NOTEBOOK WITH YOU.
- IF YOU HAVE OTHER CHANGES THAT YOU WANT TO DO, THE DELIVERY APPOINTMENT CAN BE USED TO DISCUSS THOSE. LET MARY KNOW THAT YOU WANT A REVIEW APPOINTMENT WITH THE DELIVERY. THERE IS A PLACE ON THE DECISION FORM TO INDICATE THIS.

COST TO AMEND

- FOR ONE AMENDMENT - \$495
- FOR TWO AMENDMENTS - \$789

WHAT WE HAVE COVERED:

- HOW THE NEW LAW HAS WRECKED THE "STRETCH" IRA.
- WHY YOU NEED TO UPDATE THE "CONDUIT" LANGUAGE IN TRUSTS COMPLETED BEFORE 2017.
- WHY YOU MAY WANT TO USE AN ACCUMULATION TRUST AND REMOVE THE CURRENT PROVISION
- WHY YOU NEED TO HAVE THE "STEP-UP" PROVISION IN YOUR FAMILY TRUST
- WHY YOU NEED TO TALK WITH ME TO ACCOMPLISH YOUR FAMILY GOALS

