

Conversation starters for a Qualifying Longevity Annuity Contract (QLAC)

Key questions to spark a QLAC conversation:

- Already taking RMDs, and want to reduce taxable income?
- What are long-term plans for IRA assets?
- Do you have any regrets about taking money out of an IRA at age 73 just because the IRS requires it?
- Do you have qualified money that, initially, won't be used during retirement, but may want to use the funds for income in the future?
- Are you aware that RMDs from traditional IRAs must start at age 73?
- Want more flexibility with qualified money?
- Have you transferred money from a 401(k) account to a traditional IRA?
- Do you have any concerns about running out of money later in life?



For financial professional use only. Not to be used with or distributed to the public.

Investments and insurance products are: Not FDIC/NCUA Insured • Not Insured by Any Federal Government Agency
• Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any of Its Affiliates • May Lose Value

Please remember that, under the Department of Labor's fiduciary standard, transactions involving retirement assets obligate you to put your clients' best interests first. You must carefully consider your clients' other options and their costs before any securities transaction or investment solution is recommended, and also take into account your client's investment profile, age, financial situation and needs, tax status, investment objectives, experience and liquidity needs.

The current age for starting Required Minimum Distributions (RMDs) is 73. This will increase to 75 in 2033. Individuals born between 1951 and 1959 must start their RMDs after age 73, while those born in 1960 or later can delay RMDs until after age 75.

For financial professional use only. Not to be used with or distributed to the public.