



Myth: Leaving my IRA's to my heirs is a blessing.



Truth: They certainly won't turn it down, but ...

- They will have a huge income tax bill to pay – perhaps up to 40% or more of the balance! **OUCH!**

How do you minimize the tax impact?

- Set it up to allow your beneficiaries to stretch it

SAMPLE

Contact an InsurMark Personal Annuity Consultant at 1-800-752-0207 to get the entire, fully scripted presentation.