



Beneficiary Tax Template Consumer Email

Scheduled webinar email template

This must be used in conjunction with preapproved firm letterhead that includes firm disclosure or preapproved email signature with firm disclosure.

You've saved well and built up your retirement funds with qualified plans such as individual retirement accounts (IRAs). Now, you're thinking you won't need all of it for retirement — and you're considering passing some funds to the next generation.

Is there another way to pass your IRA to your heirs? Yes.

Go here to register for a brief online seminar about a strategy that may be right for you.

[\[registration link\]](#)

[\[Date\]](#)

[\[Time\]](#)

[\[Presenter/host\]](#)

[\[contact information\]](#)

Disclosures:

[\[firm disclosures\]](#)

Please keep in mind that the primary reason to purchase a life insurance product is the death benefit.

Life insurance products contain fees, such as mortality and expense charges (which may increase over time), and may contain restrictions, such as surrender periods.

Policy loans and withdrawals may create an adverse tax result in the event of lapse or policy surrender, and will reduce both the surrender value and death benefit. Withdrawals may be subject to taxation within the first 15 years of the contract. You should consult your tax advisor when considering taking a policy loan or withdrawal.

This material may contain a general analysis of federal tax issues. It is not intended for, nor can it be used by, any taxpayer for the purpose of avoiding federal tax penalties. This information is provided to support the promotion or marketing of ideas that may benefit a taxpayer.

Taxpayers should seek the advice of their own tax and legal advisors regarding any tax and legal issues applicable to their specific circumstances.

This is a general communication for informational and educational purposes. The materials and the information are not designed, or intended, to be applicable to any person's individual circumstances. It should not be considered investment advice, nor does it constitute a recommendation that anyone engage in (or refrain from) a particular course of action. If you are seeking investment advice or recommendations, please contact your financial professional.

On demand webinar email template

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