

# Minimize the impact of RMDs

## Required minimum distributions (RMDs) rules don't require you to spend the money

Whether you're ready for retirement income or not, IRS rules require that you start drawing your savings from certain types of accounts at RMD age<sup>1</sup>.

In essence, the tax deferrals afforded to some retirement plans don't last forever<sup>2</sup>. Of course, navigating these rules can get a little complicated. In fact, it can potentially be a real puzzle.

**But help is available.**

### Redirect RMDs into new annuities tailored to help meet your evolving needs

If you aren't planning to spend your RMDs right away – and there's nothing saying you have to – you might consider redirecting the money into a product where it's able to continue growing.

An annuity from North American could be the missing puzzle piece you're looking for. With a variety of designs and minimum premiums starting at \$10,000, your financial professional can custom tailor a solution to help fit your needs.

### The situation

You're currently taking RMDs to satisfy obligations under the law, but you don't need the income, and you'd just as soon see it put back into another product to continue to work for you.

### Ask your financial professional about...

Fixed and fixed index annuity options for redirecting what's now considered non-qualified money.

**Ready to put the pieces together?**  
Call your financial professional today!

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