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Need help getting ready to make a decision?



When it comes to deciding how best to make use of the income the government requires you draw from your retirement savings, everyone's situation is different.

Called required minimum distributions, or RMDs, these mandatory payments can create unplanned taxable income. Here are some key questions to consider to review your options.

*Neither North American, nor any financial professionals acting on its behalf, should be viewed as providing legal, tax or investment advice. Please rely on your own qualified tax professional.

Key questions to consider:

1. How much do you know about your RMD obligations?

- a. A lot
- b. A little
- c. Not much
- d. Nothing

2. When were you born (full birth date)? *Your age is a key factor in when RMDs kick in and what percentage of your retirement savings you'll need to take.*

3. Are you retired?

- Yes
- No

4. If no, how many more years until you plan to retire?

5. What's your estimated retirement savings total today?

6. Where are your retirement savings held?

7. Do you know if any of those retirement savings vehicles are set up to pay you regular income like a pension or an annuity?

8. If you've reached the applicable age as set forth by the Internal Revenue Code, have you taken your RMD payment for this year?

The Internal Revenue Code sets the applicable age and is subject to change.



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Scan the QR code with your phone camera to view frequently asked questions and the most current information on RMDs.