



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 starting at 70 ½, everyone's situation is different.

Called required minimum distributions, or RMDs, these mandatory payments can create unplanned taxable income. With a few pieces of information, I can recommend some options for you.

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)? *The timing of when you turn 70 ½ 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're over 70 ½, have you taken your RMD payment for this year?

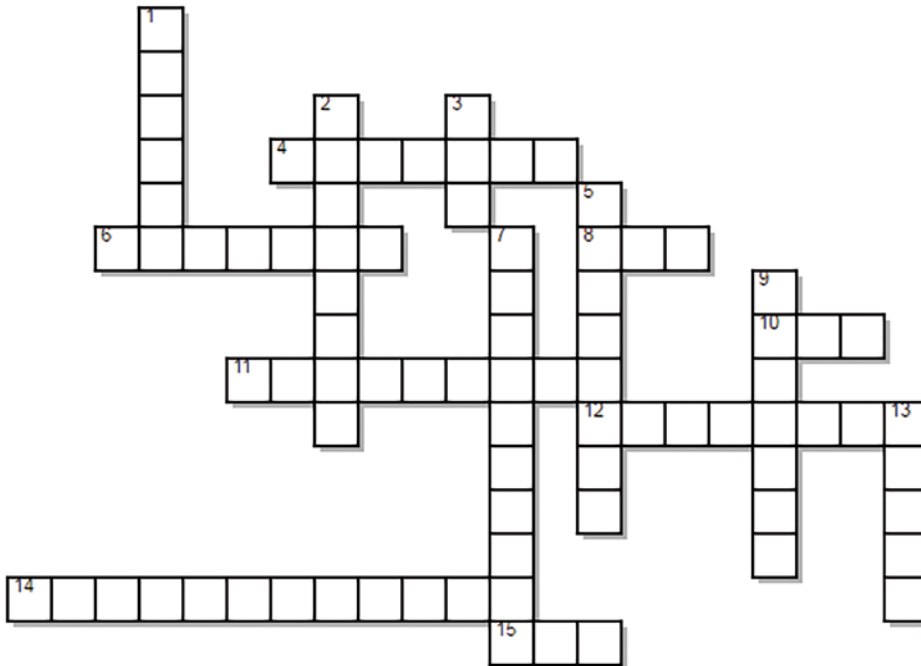


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Don't let unexpected RMDs cross you up

Words to use

INCOME
PENALTY
IRS
QUALIFIED
WITHDRAW
DELAY
TAX
AGE
DISTRIBUTION
MINIMUM
SAVINGS
BIRTHDAY
RMD
RETIREMENT
REQUIRED



ACROSS

- 4 The least you can have of something but more than zero
- 6 The consequences if you don't follow the rules
- 8 Also known as the Internal Revenue Service
- 10 How many you are
- 11 Tax status for investments in plans like a 401(k) or IRA
- 12 You have no choice
- 14 A sum of money withdrawn from a fund and given to the beneficiary
- 15 A fee charged by the government

DOWN

- 1 Another word for the money you make
- 2 The anniversary of your birth
- 3 Focus of this brochure but abbreviated
- 5 To take out or retract
- 7 When you're done working
- 9 What you don't spend
- 13 Wait for it