



## Step 1

At RMD age, the government requires you to annually withdraw set amounts from your traditional IRAs and employer-sponsored retirement plans, called required minimum distributions (RMDs).

RMD + Reserve

## Step 2

Some clients can satisfy their RMDs without taking the full income available from their fixed index annuity, which allows the rest to continue to potentially grow.



## Step 3

They also may want to help ensure they have flexibility to use what remains for other needs like saving for college, travel, or to provide a cushion in the event of unexpected expenses. The RMD + Reserve concept can help.

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Some clients may not need their required minimum distributions (RMDs), and they also want to ensure they can leave a financial legacy for their loved ones. What if there were a potential solution to help with this situation?



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