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QUESTIONS TO ASK YOUR FINANCIAL ADVISOR

- 1** I know this area requires specialized knowledge in IRA distribution planning. Do you have expertise in this area? How would I know that?
- 2** What books have you read on the topic? Look at the books. If they crack when you open them...run. It's the first time the book has been opened.
- 3** What professional training do you take in IRA distribution planning? What courses or programs have you taken? Can you show me the last course manual you received?
- 4** How do you stay current on key IRA tax laws? What services or resources do you rely on to stay up to date? Can you show me a sample?
- 5** What is the latest IRA tax rule you are aware of? When did it occur?
- 6** How do you determine the best option for my lump sum distribution? What are all of my choices?
- 7** How would you keep track of my IRA beneficiary form? When should I update my IRA beneficiary form? What are the key events that would trigger a need for a review?
- 8** Can you show me the IRS life expectancy tables?
- 9** Do you know what will happen to my IRA after I die? How will you make sure that my beneficiary will get the stretch IRA?
- 10** Who do YOU turn to when you have questions on IRA distribution planning? No one can know it all.