

# Need InspIRAtion for Educating Clients on Inherited IRAs?

An Inherited IRA allows beneficiaries to continue tax-deferred growth after the original account holder’s passing, but it comes with specific withdrawal rules. Beneficiaries typically must either take Required Minimum Distributions (RMDs) based on their life expectancy or fully distribute the account within a set timeframe. These rules vary depending on the original account holder’s age at death and the beneficiary’s relationship to them.

Inherited IRAs have distinct tax implications and distribution requirements, making professional guidance essential. Missteps can lead to unnecessary taxes or penalties, impacting your clients’ long-term financial plans.

Are you discussing Inherited IRA strategies with your clients? We’ve created resources designed to help you navigate these conversations with confidence. Get insights, tools, and best practices to ensure your clients make informed decisions.

[Read the Client Guide](#)

## **Related Value-Add Marketing Resources**



### **Brochure – Guide to Inherited IRAs**

A brochure for your clients on what they need to know about inherited IRA accounts.

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### **Seminar - Who Will Get Your IRA Assets?**

A seminar for advisors to present to clients on bequeathing an IRA.

[Download the Presentation >](#)



### **Brochure – Leading A Family Meeting on Wealth Transfer**

A step-by-step guide on talking with your clients about gifting or inheriting assets.

[Download the Quick Reference Guide >](#)



#### Brochure for Financial Professionals – Inherited IRAs At-a-Glance

A handout on the main points to discuss with clients about Inherited IRAs.

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#### Brochure for Clients – Inherited IRAs At-a-Glance

A client-facing handout on what to know about Inherited IRAs.

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Share *What You Need to Know About Inherited IRAs* with your clients.

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### Related Resources

- [Helping Your Clients with Their Retirement Accounts](#)
- [Need InspIRation for Educating Clients on IRAs?](#)
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