

THE SECURE ACT

FOR YOUR QUALITY ASSETS- 401 (K), IRA, 403 PLANS
DO YOU HAVE A TRUST NAMED AS PRIMARY
CONTINGENT BENEFICIARY?

NO

YES

CONCERNS RAISED BY CONDUIT
PROVISIONS IN WILL/TRUST
AREEMENT DO NOT APPLY

THE PROBLEM:
CONDUIT PROVISIONS IN WILL/TRUST
AGREEMENT MAY DISTRIBUTE
QUALIFIED ASSETS TO A NON-SPOUSE
BENEFICIARY FASTER THAN YOU WISH

YOUR QUALIFIED
ASSETS

YOUR QUALIFIED
ASSETS

FORM A
BENEFICIARY IRA

FORM A
BENEFICIARY IRA

BENEFICIARY

SECURE ACT
PROVISIONS
APPLY HERE

SECURE ACT
PROVISIONS
APPLY HERE

TRUST FOR
NON-SPOUSE
BENEFICIARY

BENEFICIARY

YOUR WILL OR TRUST
AGREEMENT
DETERMINES WHAT
APPLIES HERE

G→R→B LAW
Straightforward Thinking.

For more information regarding the SECURE Act,
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