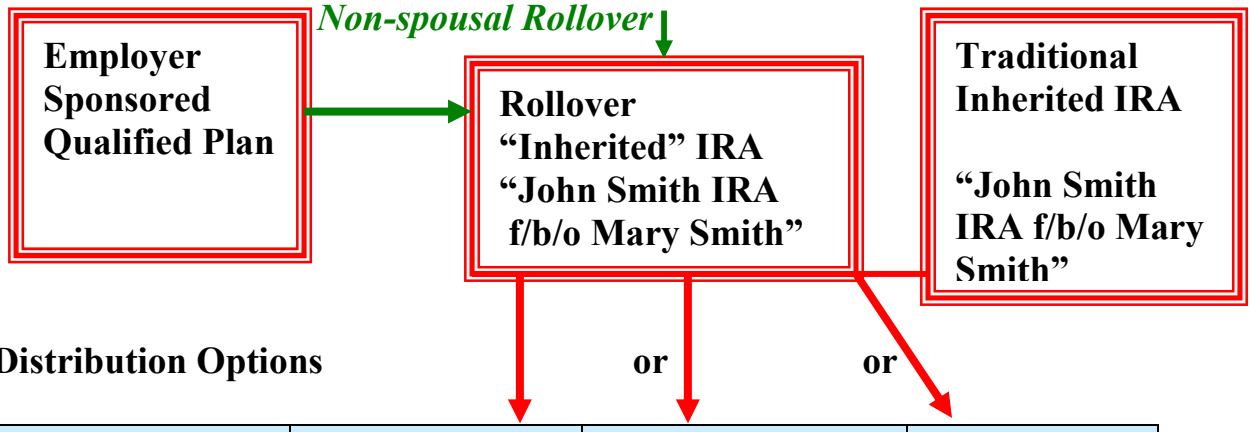
Stand Alone Retirement Trust
For Children or Grandchildren



Distribution Options **or** **or**

	Outright to Beneficiary	To *Conduit* Trust	To *Accumulation* Trust
"Stretch available?"	Yes	Yes	Yes
Any successor beneficiary permitted?	Yes	Yes	No
Charitable beneficiary permitted?	Yes	Yes	No
Distributions protected?	No	No	Yes
IRA balance protected?	No	Yes	Yes
Guarantee minimum takedowns	No	Yes, with independent trustee	Yes, with independent trustee

IRA and 401K
The BEST assets for charitable giving

$1,000,000 IRA
At second death
Beneficiary Designation Form

10% to Charity
Totally tax free

90% to Star trust

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