

Stretch for success.

There's a strong chance you may have clients who have accumulated a significant amount of money in their Individual Retirement Accounts (IRAs). Many of these clients have other assets that are sufficient to provide for a comfortable retirement, and would rather pass the IRA value to their children and/or grandchildren as a financial legacy. It may be more common than you think!

West Coast Life's Multi-Generational IRA Strategy may help your clients enhance the legacy they create with their IRAs and make it stretch for generations.

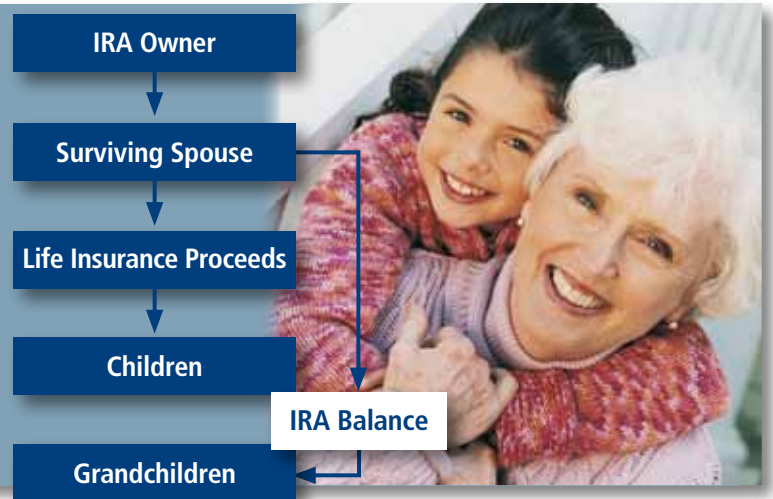
It involves using the death benefit of a life insurance policy and structuring the distribution of the IRA's value in a way that allows beneficiaries to "stretch" tax deferral on the IRA for as long as possible.

Here's a brief outline of how it works:

Instead of the IRA owner(s) naming their children as beneficiaries of the IRA, they name the grandchildren as beneficiaries.

Concurrently, the IRA owner(s) purchase life insurance and name their children beneficiaries of the policy. They use a portion of their RMD payments from the IRA to pay life insurance premiums.

This strategy may help your clients provide a financial legacy to the children and grandchildren, while potentially enhancing the overall amount received by their loved ones.



Request our free Multi-Generational IRA Strategy consumer brochure and learn how West Coast Life may help your clients create a legacy that extends from generation to generation.

For more information, contact:



Due to recent legislation, IRA owners are not required to take an RMD in the year 2009. For information specific to your client's situation, please refer to an illustration prepared especially for your client. Taking additional withdrawals from the IRA to pay life insurance premiums may not be the best alternative. Whenever life insurance premiums exceed RMDs, the client should consider paying those premiums from sources other than the IRA.

West Coast Life Insurance Company, 2801 Highway 280 South, Birmingham, AL 35223. Consult specific insurance contracts for benefits, options, limitations and exclusions. The tax treatment of life insurance and Individual Retirement Accounts (IRAs) is subject to change. Neither West Coast Life, nor its representatives offer legal or tax advice. Purchasers should consult their legal or tax advisor regarding their individual situations before making any tax-related decisions.

Not a Deposit	Not Insured by Any Federal Government Agency
No Bank Guarantee	Not FDIC Insured
	May Lose Value