

Retirement Planning:

- **How much income will I need to take out of my IRA to live on?**
- **When do I need to start drawing money out of my IRA? Should I begin taking money out now that I am over 59 1/2?**
- **Do I have enough income after tax to retire?**
- **How much income do I have after tax to live on?**
- **Should I take my distribution from my IRA on a joint life expectancy?**
- **Which distribution option should I take from my retirement?**
- **Can the decision we make concerning distribution options cost our children and grandchildren millions of dollars?**
- **What is the best distribution option to take?**
- **Can we take a distribution option that avoids income tax for our children and grandchildren?**
- **Can we avoid the income tax on our IRA distributions to our children and grandchildren?**
- **Can we design our own IRA Trust to provide certain provisions before the children and grandchildren can receive the principal?**