

IRA INHERITANCE TRUST (IRAIT) FLOWCHART

For
John and Jane Doe

John and Jane have created the "John Doe IRA Inheritance Trust" and the "Jane Doe IRA Inheritance Trust" which allows them to lock-up (Creditor and Predator protect) their IRA's and ensure the "stretch" (distributions calculated at the beneficiaries' life expectancies) while still allowing the beneficiaries (Jack and Jill) access to those funds should they need them in an emergency. Furthermore, the IRA Inheritance Trust protects from divorce, losing government benefits, and minimizes future estate tax. As for the benefit of minors, the IRA Inheritance Trust can name a trustee that ensures that the assets are there for the minor's benefit but will not be used to exacerbate any character flaws, should there be any.

