

# SECURE ACT TALKING POINTS

## Intro to SECURE Act

- Have you heard of the recently-passed SECURE Act which makes leaving retirement accounts to your heirs more expensive?
- This new law forces your heirs to take taxable distributions from your retirement accounts quicker.
- Heirs can't stretch the benefits over their life expectancy anymore; they have to take it all out within 10 years, and pay income tax on it.

## Give Outright

- If you wish to do something for charity from your estate anyway, you can avoid this tax.
- You can list us or other charities as the beneficiary(ies) of all or part of your retirement account(s).
- The portion or amount given to charity avoids income tax.
- Leaving heirs other assets that aren't retirement accounts is smart, since they won't have to pay income tax on them.