**IMQ Strategy Chart**

*Re-Examining Your Current Clients*

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| **My Client(s) with a . . .** | **Personal Facts** | **An IMQ allows . . .** | **So that . . .** |
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| 401k | Has a much younger spouse | Funds to be rolled to the younger spouse’s IRA | RMDs can be delayed for many years |
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| 401k or Pension | Has a much younger spouse BUT still has 3 more years until retirement. | Funds to be rolled to the younger spouse’s IRA now | Funds are not locked into the older spouse’s IRA after retirement |
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| Frozen Pension or Underperforming  Pension | 8 more years until retirement and  cannot access the funds | Funds to be rolled to a IRA of the  other spouse. | The pension funds can be better  invested. |
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| Pension | Plans to rollover the pension into a diversified managed portfolio in 5 year at retirement | Access to that same rollover today | Before inflation occurs and the Pension Plan’s actuarial assumptions change. Higher interest rates mean lower present day pension values. |
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| 401k | Will have a low income and/or large deductions this year | Liquidation of the funds | The 10% penalty is avoided and it can be offset against the tax deductions |
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| 401k | Is 42 years old, wants to do ROTH conversions, but has all his funds invested in his 401k, not an IRA | Turns 401k funds into an IRA | A series of ROTH conversions can be planned over the next few years. |
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| 401k | Needs access to cash to fund a new house or pay for college | Access and Liquidation of funds | Without the 10% penalty for early distribution. |
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| 401k | Is 3 years from retirement and wants to avoid the Stock Market Rollercoaster | Access to those funds prior to retirement | Stable investment can be made without having to just put money in the 401k’s money market account. |
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| Pension | Will be going into nursing home soon | Pension to be put in the name of the other spouse | The Pension does not have to be given to the nursing home to qualify for Medicaid. |
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| 401k | Wants to invest in property | 401k to be rolled into a Self-Directed IRA | Property can be purchased within the Self-Directed IRA |
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| 401k | Does not like the limited options in the 401k plan | Access to the funds to move them into a managed IRA | A financial advisor can diversify for better investment options & returns |
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| Pension or 401k | Are separated, but do not plan to immediately divorce | Ability to transfer retirement funds between clients |  |
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