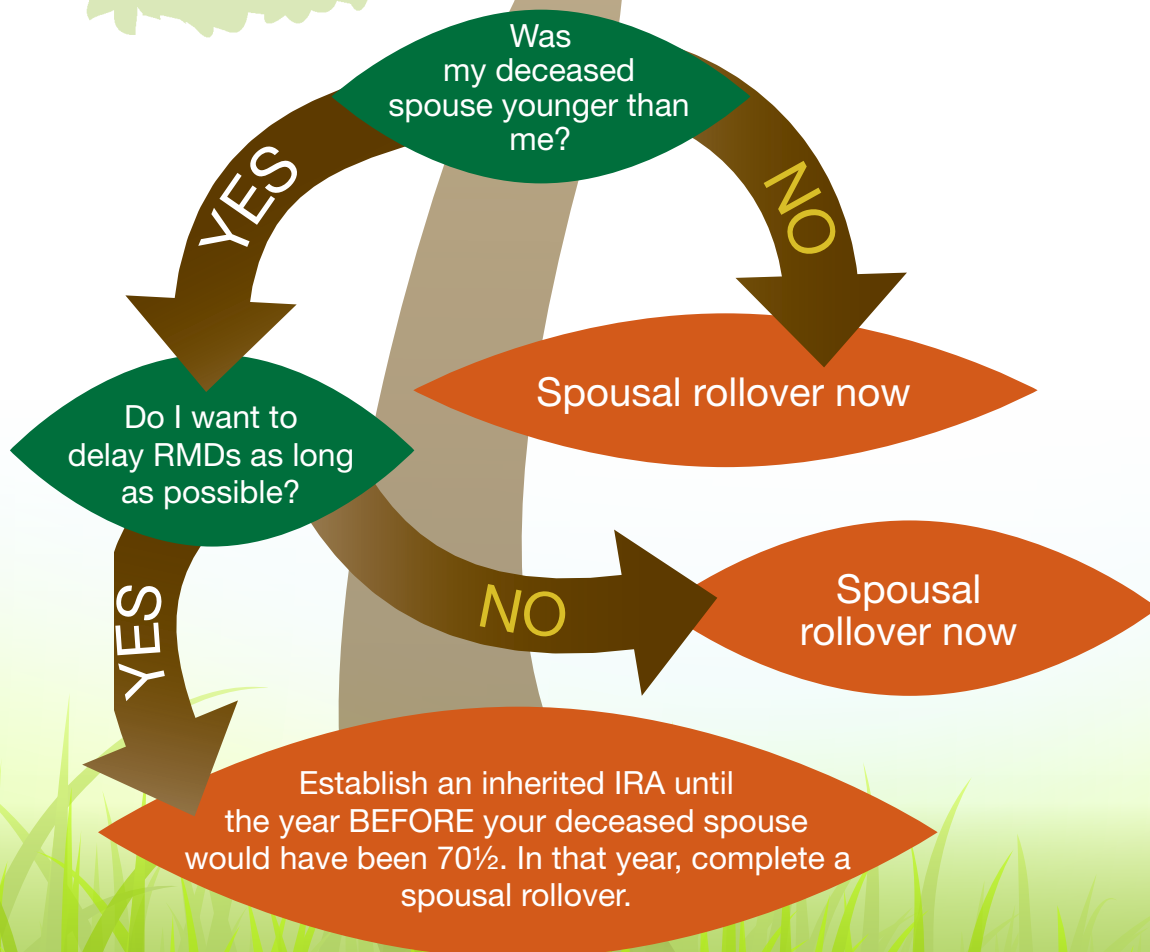


The Spousal IRA Beneficiary Decision Tree

SPOUSAL BENEFICIARY 59½ OR OLDER



The Spousal IRA Beneficiary Decision Tree

SPOUSAL BENEFICIARY YOUNGER THAN 59½

