

- avoid required distributions until the owner's age 95 or 100 (at which time the distributions can be taken over a 30 year period of time)
- eliminate the taxes on investment gains altogether if a private foundation or public charity is named as the beneficiary. This beneficiary designation is completely revocable and can be adjusted at any time.

Brian

Brian Gartner
Winged Keel Group, Inc.

[REDACTED]
[REDACTED] (fax)

www.wingedkeel.com

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