Einstein didn’t understand taxes.

Too bad he didn’t have this Tax ToolKit.

MMSD compiled this toolkit filled with useful sales and educational collateral.

Use it in your discussions with clients for topics like retirement solutions involving annuities and their tax implications. Meaningful discussions with your clients about taxes is important throughout the year, not just during tax season.

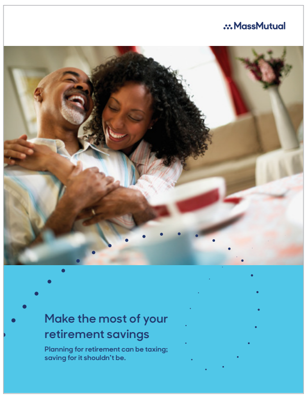
Contact Us

Let’s work together.

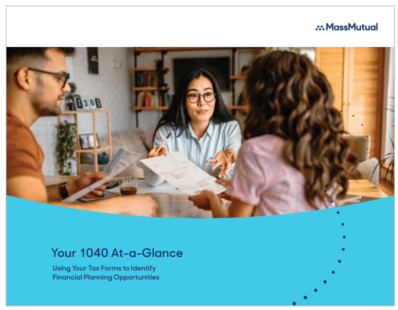
Call 1-855-464-3436

Wholesaler Map

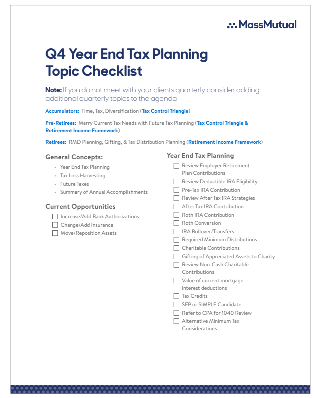
Help your clients understand how taxes may affect their savings. These pieces are designed to help you walk through planning and filing with your clients and ensure that they feel good about their tax situation.



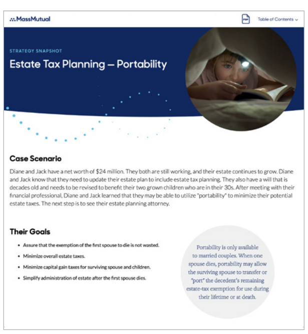
AN6231 Make the most of your retirement savings



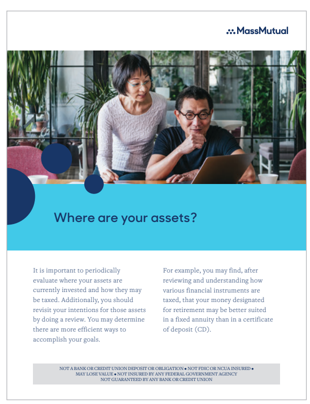
AN7566 Your 1040 At-a-Glance



FP1105a Q4 Year End Tax Planning Topic Checklist



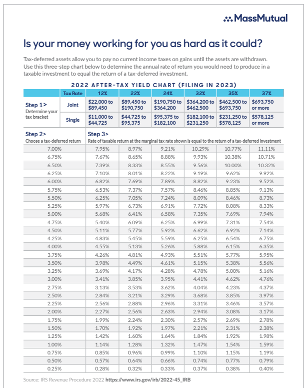
AS8128e Estate Tax Planning — Portability



AN7551 Where are your assets?

TAX DEFERRAL

Some clients may be able to delay taxation to a more advantageous time.
These documents can help explain the benefits and usage of tax-deferred products.



[AN8401 Is your money working for you as hard as it could?]

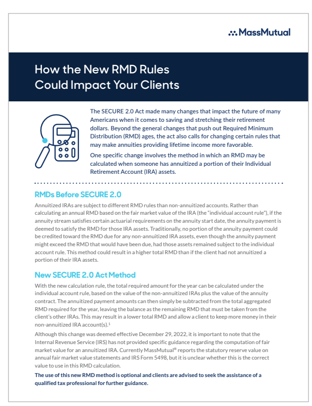
[Tax Deferral Video]

[AN8164e Did I Just Make my IRA Taxable?]

REQUIRED MINIMUM DISTRIBUTIONS (RMDS)

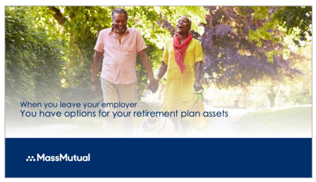
RMDs are a constant element of retirement planning with tax-qualified assets and the rules changed since the passing of the SECURE 2.0 Act. These pieces go over the requirements and new elements of RMDs.

[AN7017 Required Minimum Distributions]

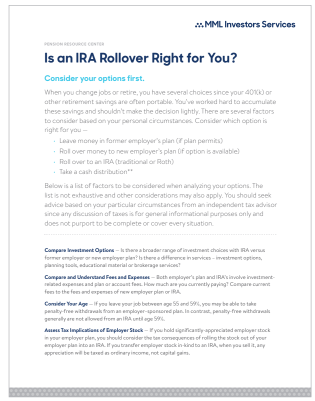


[AN4639 How the New RMD Rules Could Impact Your Clients]

Transferring assets, such as an IRA to an annuity, might be a good choice for clients looking for lifetime income.



[AN6201 Rollover Seminar]


MML Investors Services

PENSION RESOURCE CENTER

Is an IRA Rollover Right for You?

Consider your options first.

When you change jobs or retire, you have several choices since your 401(k) or other retirement savings are often portable. You've worked hard to accumulate these savings and shouldn't make the decision lightly. There are several factors to consider based on your personal circumstances. Consider which option is right for you —

- Leave money in former employer's plan (if plan permits)
- Roll over money to new employer's plan (if option is available)
- Roll over to an IRA (traditional or Roth)
- Take a cash distribution**

Below is a list of factors to be considered when analyzing your options. The list is not exhaustive and other considerations may also apply. You should seek advice based on your particular circumstances from an independent tax advisor since any discussion of taxes is for general informational purposes only and does not purport to be complete or cover every situation.

Compare Investment Options — Is there a broader range of investment choices with IRA versus former employer or new employer plan? Is there a difference in services – investment options, planning tools, educational material or brokerage services?

Compare and Understand Fees and Expenses — Both employer's plan and IRA's involve investment-related expenses and plan or account fees. How much are you currently paying? Compare current fees to the fees and expenses of new employer plan or IRA.

Consider Your Age — If you leave your job between age 55 and 59½, you may be able to take penalty-free withdrawals from an employer-sponsored plan. In contrast, penalty-free withdrawals generally are not allowed from an IRA until age 59½.

Assess Tax Implications of Employer Stock — If you hold significantly-appreciated employer stock in your employer plan, you should consider the tax consequences of rolling the stock out of your employer plan into an IRA. If you transfer employer stock in-kind to an IRA, when you sell it, any appreciation will be taxed as ordinary income, not capital gains.

[PRC12 Is an IRA Rollover Right for You?]

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