

[Advisor Name]
[Firm Name]
[Address]
[City, State, Zip]

[Date]

[Client Name]
[Address]
[City, State, Zip]

Subject: Strategic Review of Your Required Minimum Distributions (RMDs)

Dear [Client Name],

As you approach or continue your Required Minimum Distributions (RMDs) for this calendar year, I am writing to outline several strategies to manage these withdrawals efficiently while minimizing your tax liability.

Based on current IRS regulations, your estimated RMD for [Year] is **[\$Amount]**. We should discuss the following options to ensure this distribution aligns with your overall financial goals:

- **Qualified Charitable Distributions (QCDs):** If you do not need the RMD income for living expenses, you may direct up to \$105,000 per year directly to a qualified 501(c)(3) charity. This amount counts toward your RMD but is excluded from your taxable income.
- **Tax Withholding Management:** We can adjust the percentage of federal and state taxes withheld from your distribution to avoid underpayment penalties or to manage your year-end cash flow.
- **Reinvestment Strategy:** If the RMD proceeds are not needed for immediate spending, we can coordinate the transfer of these funds into a taxable brokerage account to keep your capital working in a diversified portfolio.
- **Roth Conversion Timing:** We may evaluate the benefits of converting a portion of your traditional IRA funds into a Roth IRA. While you must still take your RMD first, additional conversions can help reduce the size of future RMDs and provide tax-free growth.

To ensure we execute your distribution before the December 31 deadline, please contact my office by [Date] to schedule a brief review of your preferred strategy.

I look forward to assisting you with these important retirement decisions.

Sincerely,

[Advisor Signature]

[Advisor Name]
[Title]