

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: April 1, 2026

INTRODUCTION

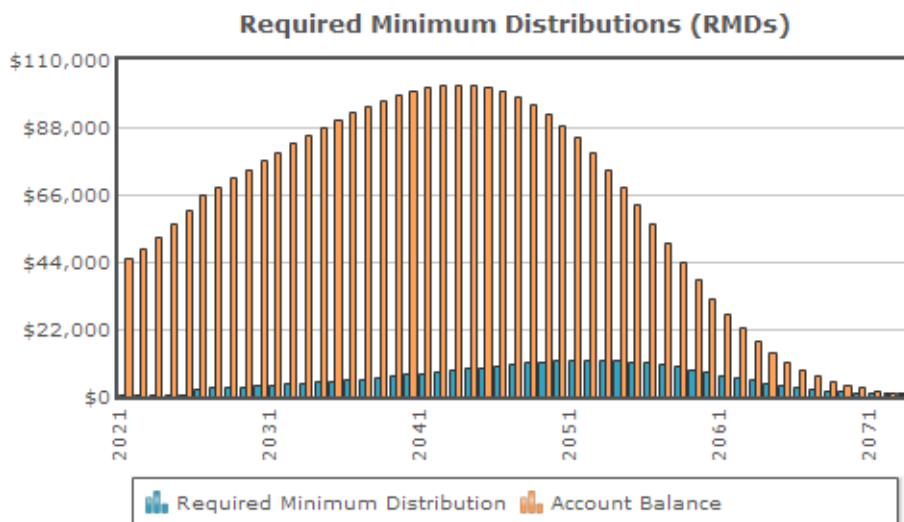
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to IRS distribution rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been designated as the beneficiary of the account. This calculator takes into account regulatory changes from the SECURE Act of 2019, SECURE 2.0 of 2022, the CARES Act of 2020 and IRS publications through December 31, 2025.

SUMMARY OF INPUT

Year of RMD	2021
What is the account owner's date of birth?	7-17-1935
What is the account owner's date of death?	2-8-2018
What is your designated beneficiary's date of birth?	05-24-1953
What was the prior year end balance of the inherited account?	\$44,700
What is the anticipated rate of return?	8.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Surviving spouse
Spousal Rollover or Keep as Inherited IRA?	Spousal Rollover

ANALYSIS

Your current required minimum distribution is \$0.00. Your projected RMDs as a beneficiary of a retirement plan have been calculated based on the input you provided and are illustrated in the chart and table below. If the account owner had an RMD due for the year of death that was not yet taken, the beneficiary is responsible for withdrawing that remaining amount. If annual RMDs are required for the inherited IRA, each year's RMD must be withdrawn by December 31 for all subsequent years. Please note that for the year of the account owner's death, the RMD due is the amount the account owner was required to withdraw and did not withdraw before death, if any.



End of Year	Owner / Beneficiary Age	Balance (Begin Year)	Projected Growth	Distribution Divisor	(Required) Distribution	Balance (Year End)
2021	68	\$44,700.33	\$3,576.03	0.0	\$0.00	\$48,276.36
2022	69	48,276.36	3,862.11	0.0	0.00	52,138.46
2023	70	52,138.46	4,171.08	0.0	0.00	56,309.54
2024	71	56,309.54	4,504.76	0.0	0.00	60,814.31
2025	72	60,814.31	4,865.14	0.0	0.00	65,679.45

2026	73	65,679.45	5,254.36	26.5	2,478.47	68,455.34
2027	74	68,455.34	5,476.43	25.5	2,684.52	71,247.24
2028	75	71,247.24	5,699.78	24.6	2,896.23	74,050.79
2029	76	74,050.79	5,924.06	23.7	3,124.51	76,850.35
2030	77	76,850.35	6,148.03	22.9	3,355.91	79,642.46
2031	78	79,642.46	6,371.40	22.0	3,620.11	82,393.75
2032	79	82,393.75	6,591.50	21.1	3,904.92	85,080.33
2033	80	85,080.33	6,806.43	20.2	4,211.90	87,674.86
2034	81	87,674.86	7,013.99	19.4	4,519.32	90,169.53
2035	82	90,169.53	7,213.56	18.5	4,874.03	92,509.06
2036	83	92,509.06	7,400.72	17.7	5,226.50	94,683.29
2037	84	94,683.29	7,574.66	16.8	5,635.91	96,622.04
2038	85	96,622.04	7,729.76	16.0	6,038.88	98,312.92
2039	86	98,312.92	7,865.03	15.2	6,467.96	99,710.00
2040	87	99,710.00	7,976.80	14.4	6,924.31	100,762.50
2041	88	100,762.50	8,061.00	13.7	7,354.93	101,468.57
2042	89	101,468.57	8,117.49	12.9	7,865.78	101,720.28
2043	90	101,720.28	8,137.62	12.2	8,337.73	101,520.17
2044	91	101,520.17	8,121.61	11.5	8,827.84	100,813.94
2045	92	100,813.94	8,065.12	10.8	9,334.62	99,544.43
2046	93	99,544.43	7,963.55	10.1	9,855.88	97,652.10
2047	94	97,652.10	7,812.17	9.5	10,279.17	95,185.10
2048	95	95,185.10	7,614.81	8.9	10,694.96	92,104.96
2049	96	92,104.96	7,368.40	8.4	10,964.88	88,508.48
2050	97	88,508.48	7,080.68	7.8	11,347.24	84,241.91
2051	98	84,241.91	6,739.35	7.3	11,539.99	79,441.28
2052	99	79,441.28	6,355.30	6.8	11,682.54	74,114.04
2053	100	74,114.04	5,929.12	6.4	11,580.32	68,462.84
2054	101	68,462.84	5,477.03	6.0	11,410.47	62,529.40
2055	102	62,529.40	5,002.35	5.6	11,165.96	56,365.79
2056	103	56,365.79	4,509.26	5.2	10,839.57	50,035.47
2057	104	50,035.47	4,002.84	4.9	10,211.32	43,826.99
2058	105	43,826.99	3,506.16	4.6	9,527.61	37,805.54
2059	106	37,805.54	3,024.44	4.3	8,791.99	32,038.00
2060	107	32,038.00	2,563.04	4.1	7,814.15	26,786.89
2061	108	26,786.89	2,142.95	3.9	6,868.43	22,061.41
2062	109	22,061.41	1,764.91	3.7	5,962.54	17,863.78
2063	110	17,863.78	1,429.10	3.5	5,103.94	14,188.95
2064	111	14,188.95	1,135.12	3.4	4,173.22	11,150.84
2065	112	11,150.84	892.07	3.3	3,379.04	8,663.87
2066	113	8,663.87	693.11	3.1	2,794.80	6,562.18
2067	114	6,562.18	524.97	3.0	2,187.39	4,899.76
2068	115	4,899.76	391.98	2.9	1,689.57	3,602.17
2069	116	3,602.17	288.17	2.8	1,286.49	2,603.85
2070	117	2,603.85	208.31	2.7	964.39	1,847.77
2071	118	1,847.77	147.82	2.5	739.11	1,256.48
2072	119	1,256.48	100.52	2.3	546.30	810.71
2073	120	\$810.71	\$64.86	2.0	\$405.35	\$470.21

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. Any assumptions as to interest rates, rates of returns, inflation or other values are hypothetical and for illustrative purposes only. Your results may vary.

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