

# WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: April 2, 2026

## INTRODUCTION

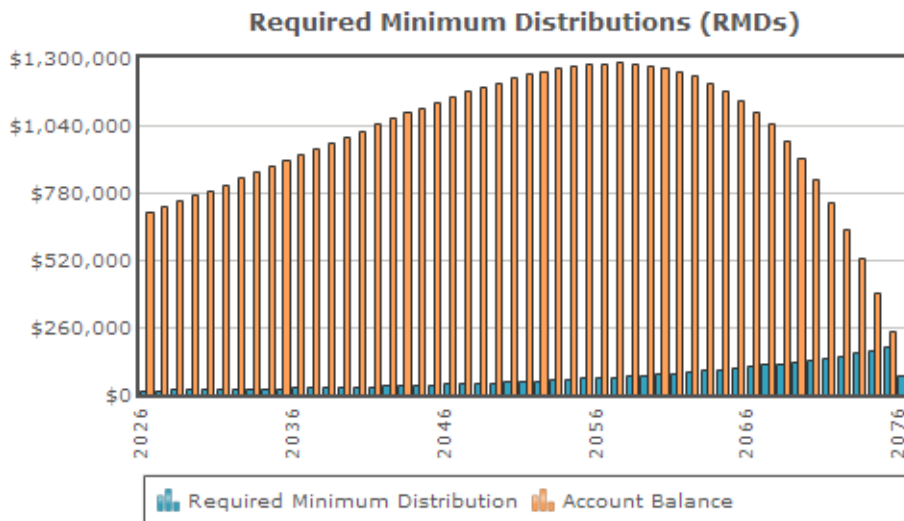
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to IRS distribution rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been designated as the 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	2026
What is the account owner's date of birth?	11-02-1956
What is the account owner's date of death?	11-27-2019
What is your designated beneficiary's date of birth?	05-09-1991
What was the prior year end balance of the inherited account?	\$700,861
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Account owner's child

## ANALYSIS

Your current required minimum distribution is \$13,933.62. 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 If annual RMDs are required for the inherited IRA, each year's RMD must be withdrawn by December 31 for all subsequent years.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)
2026	35	\$700,860.92	\$35,043.05	50.3	\$13,933.62	\$721,970.35
2027	36	721,970.35	36,098.52	49.3	14,644.43	743,424.44
2028	37	743,424.44	37,171.22	48.3	15,391.81	765,203.85
2029	38	765,203.85	38,260.19	47.3	16,177.67	787,286.37
2030	39	787,286.37	39,364.32	46.3	17,004.03	809,646.66

2031	40	809,646.66	40,482.33	45.3	17,872.99	832,256.00
2032	41	832,256.00	41,612.80	44.3	18,786.82	855,081.99
2033	42	855,081.99	42,754.10	43.3	19,747.85	878,088.23
2034	43	878,088.23	43,904.41	42.3	20,758.59	901,234.06
2035	44	901,234.06	45,061.70	41.3	21,821.65	924,474.11
2036	45	924,474.11	46,223.71	40.3	22,939.80	947,758.01
2037	46	947,758.01	47,387.90	39.3	24,115.98	971,029.93
2038	47	971,029.93	48,551.50	38.3	25,353.26	994,228.17
2039	48	994,228.17	49,711.41	37.3	26,654.91	1,017,284.67
2040	49	1,017,284.67	50,864.23	36.3	28,024.37	1,040,124.53
2041	50	1,040,124.53	52,006.23	35.3	29,465.28	1,062,665.47
2042	51	1,062,665.47	53,133.27	34.3	30,981.50	1,084,817.24
2043	52	1,084,817.24	54,240.86	33.3	32,577.09	1,106,481.01
2044	53	1,106,481.01	55,324.05	32.3	34,256.38	1,127,548.68
2045	54	1,127,548.68	56,377.43	31.3	36,023.92	1,147,902.20
2046	55	1,147,902.20	57,395.11	30.3	37,884.56	1,167,412.75
2047	56	1,167,412.75	58,370.64	29.3	39,843.44	1,185,939.95
2048	57	1,185,939.95	59,297.00	28.3	41,906.01	1,203,330.94
2049	58	1,203,330.94	60,166.55	27.3	44,078.06	1,219,419.43
2050	59	1,219,419.43	60,970.97	26.3	46,365.76	1,234,024.64
2051	60	1,234,024.64	61,701.23	25.3	48,775.68	1,246,950.20
2052	61	1,246,950.20	62,347.51	24.3	51,314.82	1,257,982.88
2053	62	1,257,982.88	62,899.14	23.3	53,990.68	1,266,891.35
2054	63	1,266,891.35	63,344.57	22.3	56,811.27	1,273,424.64
2055	64	1,273,424.64	63,671.23	21.3	59,785.19	1,277,310.68
2056	65	1,277,310.68	63,865.53	20.3	62,921.71	1,278,254.51
2057	66	1,278,254.51	63,912.73	19.3	66,230.80	1,275,936.43
2058	67	1,275,936.43	63,796.82	18.3	69,723.30	1,270,009.95
2059	68	1,270,009.95	63,500.50	17.3	73,410.98	1,260,099.47
2060	69	1,260,099.47	63,004.97	16.3	77,306.72	1,245,797.72
2061	70	1,245,797.72	62,289.89	15.3	81,424.69	1,226,662.92
2062	71	1,226,662.92	61,333.15	14.3	85,780.62	1,202,215.44
2063	72	1,202,215.44	60,110.77	13.3	90,392.14	1,171,934.08
2064	73	1,171,934.08	58,596.70	12.3	95,279.19	1,135,251.59
2065	74	1,135,251.59	56,762.58	11.3	100,464.74	1,091,549.43
2066	75	1,091,549.43	54,577.47	10.3	105,975.67	1,040,151.22
2067	76	1,040,151.22	52,007.56	9.3	111,844.22	980,314.57
2068	77	980,314.57	49,015.73	8.3	118,110.19	911,220.11
2069	78	911,220.11	45,561.01	7.3	124,824.67	831,956.44
2070	79	831,956.44	41,597.82	6.3	132,056.58	741,497.68
2071	80	741,497.68	37,074.88	5.3	139,905.22	638,667.35
2072	81	638,667.35	31,933.37	4.3	148,527.29	522,073.42
2073	82	522,073.42	26,103.67	3.3	158,204.07	389,973.03
2074	83	389,973.03	19,498.65	2.3	169,553.49	239,918.19
2075	84	239,918.19	11,995.91	1.3	184,552.45	67,361.65
2076	85	\$67,361.65	\$3,368.08	0.3	\$70,729.73	\$0.00

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

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