

# WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: April 1, 2026

## INTRODUCTION

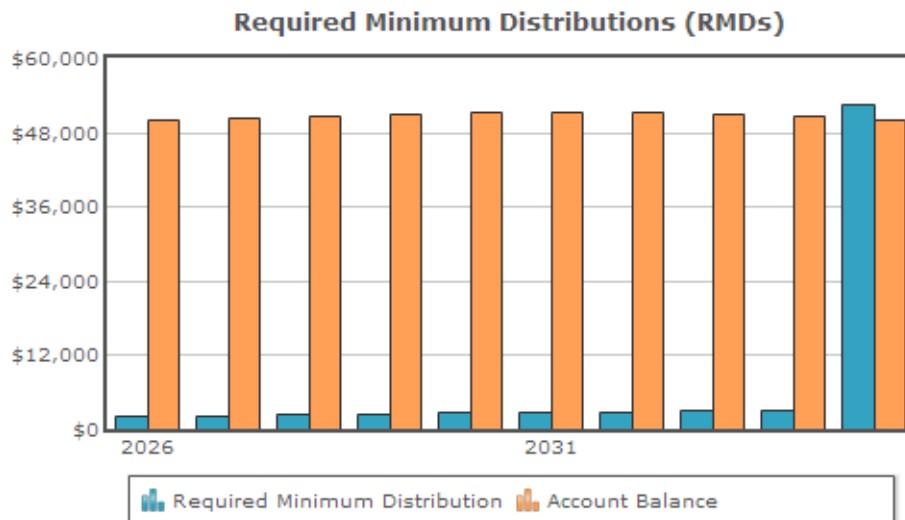
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to IRS distribution rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been designated as the 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	2026
What is the account owner's date of birth?	01-10-1942
What is the account owner's date of death?	12-28-2025
What is your designated beneficiary's date of birth?	11-21-1963
What was the prior year end balance of the inherited account?	\$49,791
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Non-spouse - Longest Possible Distribution

## ANALYSIS

Your current required minimum distribution is \$2,032.30. 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 If annual RMDs are required for the inherited IRA, each year's RMD must be withdrawn by December 31 for all subsequent years.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	63	\$49,791.36	\$2,489.57	24.5	\$2,032.30	\$50,248.63
2027	64	50,248.63	2,512.43	23.5	2,138.24	50,622.82
2028	65	50,622.82	2,531.14	22.5	2,249.90	50,904.06
2029	66	50,904.06	2,545.20	21.5	2,367.63	51,081.63
2030	67	51,081.63	2,554.08	20.5	2,491.79	51,143.92

2031	68	51,143.92	2,557.20	19.5	2,622.77	51,078.36
2032	69	51,078.36	2,553.92	18.5	2,760.99	50,871.28
2033	70	50,871.28	2,543.56	17.5	2,906.93	50,507.91
2034	71	50,507.91	2,525.40	16.5	3,061.09	49,972.22
2035	72	\$49,972.22	\$2,498.61	15.5	\$52,470.84	\$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 hypothetical and for illustrative purposes only. Your results may vary.

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