

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: April 1, 2026

INTRODUCTION

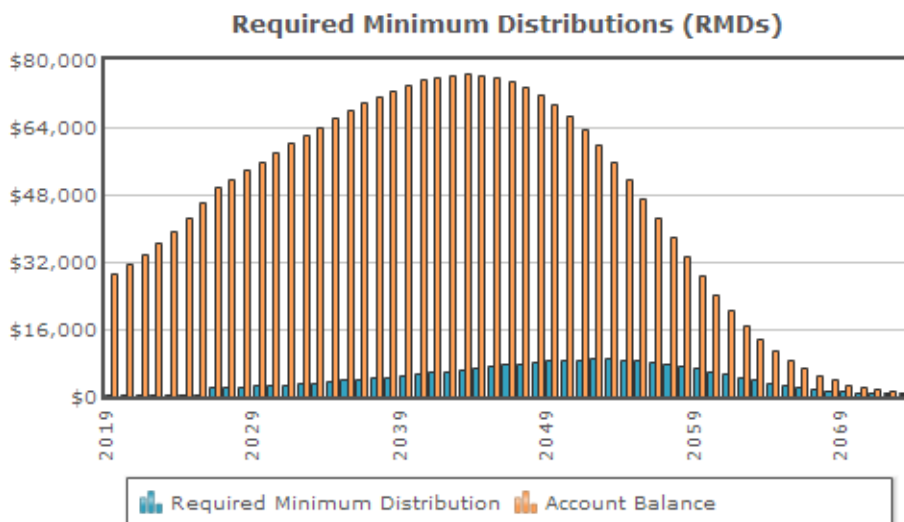
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to IRS distribution rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been designated as the 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	2019
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?	\$28,819
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 If annual RMDs are required for the inherited IRA, each year's RMD must be withdrawn by December 31 for all subsequent years.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)
2019	66	\$28,818.67	\$2,305.49	0.0	\$0.00	\$31,124.16
2020	67	31,124.16	2,489.93	0.0	0.00	33,614.10
2021	68	33,614.10	2,689.13	0.0	0.00	36,303.22
2022	69	36,303.22	2,904.26	0.0	0.00	39,207.48
2023	70	39,207.48	3,136.60	0.0	0.00	42,344.08

2024	71	42,344.08	3,387.53	0.0	0.00	45,731.61
2025	72	45,731.61	3,658.53	0.0	0.00	49,390.14
2026	73	49,390.14	3,951.21	26.5	1,863.78	51,477.57
2027	74	51,477.57	4,118.21	25.5	2,018.73	53,577.05
2028	75	53,577.05	4,286.16	24.6	2,177.93	55,685.28
2029	76	55,685.28	4,454.82	23.7	2,349.59	57,790.51
2030	77	57,790.51	4,623.24	22.9	2,523.60	59,890.15
2031	78	59,890.15	4,791.21	22.0	2,722.28	61,959.08
2032	79	61,959.08	4,956.73	21.1	2,936.45	63,979.36
2033	80	63,979.36	5,118.35	20.2	3,167.30	65,930.41
2034	81	65,930.41	5,274.43	19.4	3,398.47	67,806.37
2035	82	67,806.37	5,424.51	18.5	3,665.21	69,565.67
2036	83	69,565.67	5,565.25	17.7	3,930.26	71,200.66
2037	84	71,200.66	5,696.05	16.8	4,238.13	72,658.58
2038	85	72,658.58	5,812.69	16.0	4,541.16	73,930.11
2039	86	73,930.11	5,914.41	15.2	4,863.82	74,980.69
2040	87	74,980.69	5,998.46	14.4	5,206.99	75,772.15
2041	88	75,772.15	6,061.77	13.7	5,530.81	76,303.11
2042	89	76,303.11	6,104.25	12.9	5,914.97	76,492.39
2043	90	76,492.39	6,119.39	12.2	6,269.87	76,341.92
2044	91	76,341.92	6,107.35	11.5	6,638.43	75,810.84
2045	92	75,810.84	6,064.87	10.8	7,019.52	74,856.19
2046	93	74,856.19	5,988.49	10.1	7,411.50	73,433.18
2047	94	73,433.18	5,874.65	9.5	7,729.81	71,578.02
2048	95	71,578.02	5,726.24	8.9	8,042.47	69,261.79
2049	96	69,261.79	5,540.94	8.4	8,245.45	66,557.28
2050	97	66,557.28	5,324.58	7.8	8,532.98	63,348.88
2051	98	63,348.88	5,067.91	7.3	8,677.93	59,738.86
2052	99	59,738.86	4,779.11	6.8	8,785.13	55,732.84
2053	100	55,732.84	4,458.63	6.4	8,708.26	51,483.21
2054	101	51,483.21	4,118.66	6.0	8,580.54	47,021.34
2055	102	47,021.34	3,761.71	5.6	8,396.67	42,386.38
2056	103	42,386.38	3,390.91	5.2	8,151.23	37,626.06
2057	104	37,626.06	3,010.08	4.9	7,678.79	32,957.36
2058	105	32,957.36	2,636.59	4.6	7,164.64	28,429.30
2059	106	28,429.30	2,274.34	4.3	6,611.47	24,092.18
2060	107	24,092.18	1,927.37	4.1	5,876.14	20,143.41
2061	108	20,143.41	1,611.47	3.9	5,164.98	16,589.91
2062	109	16,589.91	1,327.19	3.7	4,483.76	13,433.34
2063	110	13,433.34	1,074.67	3.5	3,838.10	10,669.91
2064	111	10,669.91	853.59	3.4	3,138.21	8,385.30
2065	112	8,385.30	670.82	3.3	2,541.00	6,515.12
2066	113	6,515.12	521.21	3.1	2,101.65	4,934.68
2067	114	4,934.68	394.77	3.0	1,644.89	3,684.56
2068	115	3,684.56	294.76	2.9	1,270.54	2,708.79
2069	116	2,708.79	216.70	2.8	967.42	1,958.07
2070	117	1,958.07	156.65	2.7	725.21	1,389.50
2071	118	1,389.50	111.16	2.5	555.80	944.86
2072	119	944.86	75.59	2.3	410.81	609.64

2073 | 120 | \$609.64 | \$48.77 | 2.0 | \$304.82 | \$353.59

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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