

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: October 3, 2025

INTRODUCTION

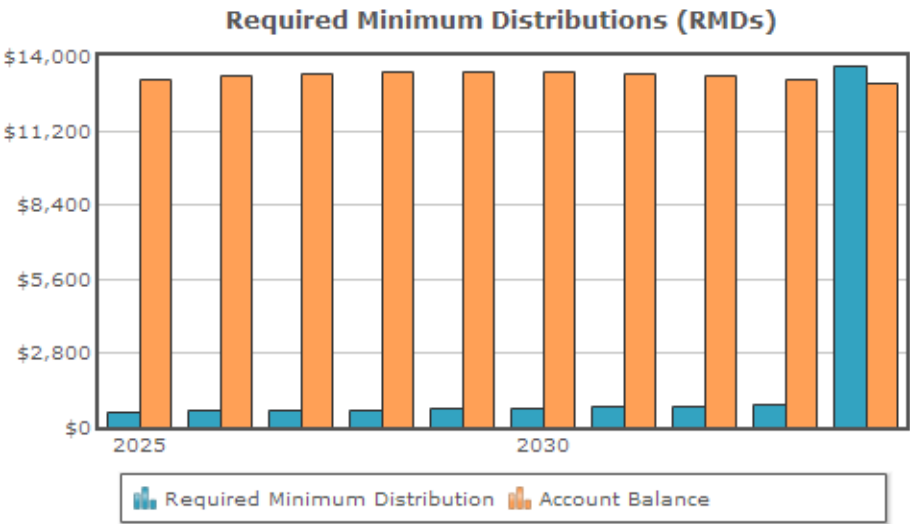
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to required minimum distribution (RMD) rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been 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, 2024.

SUMMARY OF INPUT

Year of RMD	2025
Did the account owner die before their Required Beginning Date (RBD)?	No
What is the account owner's date of birth?	6-13-1940
What is the account owner's date of death?	11-24-2024
What is your designated beneficiary's date of birth?	12-25-1961
What was the prior year end balance of the inherited account?	\$13,118
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Account owner's child
Spousal Rollover or Keep as Inherited IRA?	Spousal Rollover

ANALYSIS

Your current required minimum distribution is \$553.49. 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. Your first year's RMD may be withdrawn as late as April 1st of the year following the year in which you inherited the retirement plan, all other distributions must be made in the calendar year they are required. 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)
2025	64	\$13,118	\$656	23.7	\$553.49	\$13,220
2026	65	13,220	661	22.7	582.38	13,299
2027	66	13,299	665	21.7	612.84	13,351
2028	67	13,351	668	20.7	644.96	13,373

2029	68	13,373	669	19.7	678.85	13,363
2030	69	13,363	668	18.7	714.60	13,317
2031	70	13,317	666	17.7	752.35	13,230
2032	71	13,230	662	16.7	792.22	13,099
2033	72	13,099	655	15.7	834.36	12,920
2034	73	\$12,920	\$646	14.7	\$13,566.03	\$0

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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