

What Is My Current Year Required Minimum Distribution?

Current law specifies that if you attained age 73 on or after January 1, 2023, you are required to take taxable withdrawals from your IRAs and many other retirement plans. These minimum distributions are calculated annually based on your age, contract fair market value at the end of the previous year, marital status and spouse's age. If you do not meet the required minimum distribution, you may be subject to a 25% penalty on your underpayment, plus ordinary income tax as the funds are withdrawn.

If your account balance includes funds from a variable annuity, the fair market value of the annuity must include the actuarial value of any additional benefits (including enhanced death benefits, living benefits and income guarantees) the annuity provides.

Note: If you wish to calculate your required minimum distribution with your spouse as a 'joint life,' and your spouse is at least ten years younger than you, enter your spouse's date of birth in the 'Beneficiary' fields provided. Otherwise, enter your date of birth in both the 'You' and 'Beneficiary' Date of Birth fields.

Dates Of Birth

| | Month | Day | Year |
|------------------------|-------|-------------------------|------|
| Year of RMD (%) | 2025 | You | 2 |
| 24 | 1952 | Beneficiary | 7 |
| 27 | 1954 | Plan Information | |

Is the designated beneficiary of the account the owner's spouse?

Yes

What was the prior year end balance of the account?

240,777

Type of account/plan?

Traditional 401(k)

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Results

Based on the input you provided, your current required minimum distribution is \$9,086 for the calendar year of 2025.

| Plan Information And Assumptions | |
|---|--------------------|
| Year of RMD | 2025 |
| Account owner date of birth | 2/24/1952 |
| Account owner's age as of 12/31 of year of RMD | 73 |
| Is the designated beneficiary the account owner's spouse? | Yes |
| Designated beneficiary's date of birth | 7/27/1954 |
| Designated beneficiary's age as of 12/31 of year of RMD | 71 |
| The year end balance of the account last year | \$240,777 |
| Table used | Uniform Lifetime |
| Plan type | Traditional 401(k) |
| Life expectancy / distribution divisor | 26.5 |

Annuities are long-term, tax-deferred vehicles designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax if withdrawn before age 59 ½ unless an exception to the tax is met.

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