

WHAT ARE MY PROJECTED REQUIRED MINIMUM DISTRIBUTIONS?



Date: April 1, 2026

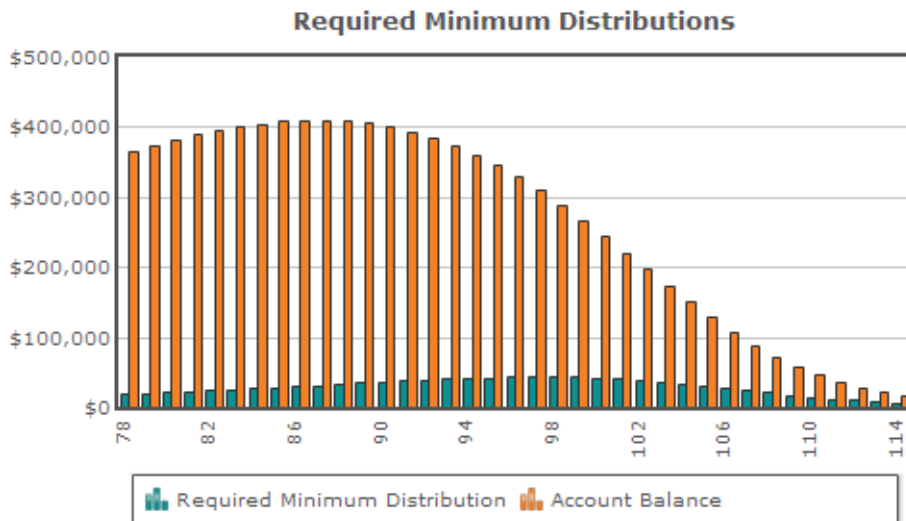
INTRODUCTION

This calculator provides an illustrative projection of your future required minimum distributions (RMDs). The IRS requires you to make annual minimum withdrawals from certain qualified plans after reaching a specific age based on your date of birth. The RMDs are calculated annually based on the balance of the account at the end of the previous year, your age, who is the designated beneficiary of the account, and your spouse's age if they are the designated beneficiary. If you do not complete the annual RMD, you may be subject to a 25% penalty on your underpayment, plus ordinary income tax as the funds are withdrawn. Timely filing of Form 5329 may reduce the penalty to 10%. Understanding expected RMDs is an important component of effective retirement planning.

ANALYSIS

Your current required minimum distribution is \$17,299. Your projected required minimum distributions have been calculated based on the input you provided and are illustrated in the chart and table, below. Minimum distributions for your beneficiary after your death will be different from those illustrated below. Your first year's RMD may be withdrawn as late as April 1st of the year following the year of your required beginning date, all other distributions must be made in the calendar year they are required.

Plan Information And Assumptions	
Year of RMD	2026
Account owner date of birth	8/28/1947
Account owner's age as of 12/31 of year of RMD	79
Is the designated beneficiary the account owner's spouse?	No
Designated beneficiary's date of birth	3/1/1974
Designated beneficiary's age as of 12/31 of year of RMD	52
The year end balance of the account last year	\$365,000
Anticipated rate of return	7.0%
Table used	Uniform Lifetime
Plan type	Traditional IRA



Year	Age (year end)	Beginning Balance	Growth	Distribution Divisor	Required Distribution	Ending Balance
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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 do not infer that the company assumes any fiduciary duties. 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. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

2026	79	\$365,000	\$25,550	21.1	\$17,299	\$373,251
2027	80	373,251	26,128	20.2	18,478	380,901
2028	81	380,901	26,663	19.4	19,634	387,930
2029	82	387,930	27,155	18.5	20,969	394,116
2030	83	394,116	27,588	17.7	22,266	399,438
2031	84	399,438	27,961	16.8	23,776	403,622
2032	85	403,622	28,254	16.0	25,226	406,650
2033	86	406,650	28,465	15.2	26,753	408,362
2034	87	408,362	28,585	14.4	28,358	408,589
2035	88	408,589	28,601	13.7	29,824	407,366
2036	89	407,366	28,516	12.9	31,579	404,303
2037	90	404,303	28,301	12.2	33,140	399,464
2038	91	399,464	27,963	11.5	34,736	392,691
2039	92	392,691	27,488	10.8	36,360	383,819
2040	93	383,819	26,867	10.1	38,002	372,684
2041	94	372,684	26,088	9.5	39,230	359,542
2042	95	359,542	25,168	8.9	40,398	344,312
2043	96	344,312	24,102	8.4	40,990	327,425
2044	97	327,425	22,920	7.8	41,978	308,367
2045	98	308,367	21,586	7.3	42,242	287,710
2046	99	287,710	20,140	6.8	42,310	265,540
2047	100	265,540	18,588	6.4	41,491	242,637
2048	101	242,637	16,985	6.0	40,440	219,182
2049	102	219,182	15,343	5.6	39,140	195,385
2050	103	195,385	13,677	5.2	37,574	171,488
2051	104	171,488	12,004	4.9	34,998	148,495
2052	105	148,495	10,395	4.6	32,281	126,608
2053	106	126,608	8,863	4.3	29,444	106,027
2054	107	106,027	7,422	4.1	25,860	87,588
2055	108	87,588	6,131	3.9	22,459	71,261
2056	109	71,261	4,988	3.7	19,260	56,990
2057	110	56,990	3,989	3.5	16,283	44,696
2058	111	44,696	3,129	3.4	13,146	34,679
2059	112	34,679	2,428	3.3	10,509	26,598
2060	113	26,598	1,862	3.1	8,580	19,880
2061	114	19,880	1,392	3.0	6,627	14,645
2062	115	\$14,645	\$1,025	2.9	\$5,050	\$10,620

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