

INTRODUCTION

The 72(t) Early Distribution Illustration helps you explore your options for taking IRA distributions before you reach 59½ without incurring the IRS 10% early distribution penalty. Internal Revenue Code (IRC) Section 72(t)(2)(A)(iv) defines these distributions as "Substantially Equal Periodic Payments". The IRS has approved three ways to calculate your distribution amount: annuitization, amortization and required minimum distribution.

You may choose any of the three methods on which to base your distribution amount. To avoid the 10% penalty once you begin distributions, you must continue to take the required distribution using the same method, at least annually, for the longer of five years, or until age 59½. Once distributions begin, if the series of payments is modified in any way, the 10% early distribution penalty will be imposed retroactively beginning with the first year of distribution. Exception: The five-year rule is waived upon death or disability of the IRA owner. It is also waived for IRA owners who make a one-time change from the amortization or annuitization methods to the required minimum distribution method.

For purposes of this analysis, the distribution amounts are shown as annual figures. However, you may choose to make withdrawals monthly, quarterly or semi-annually.

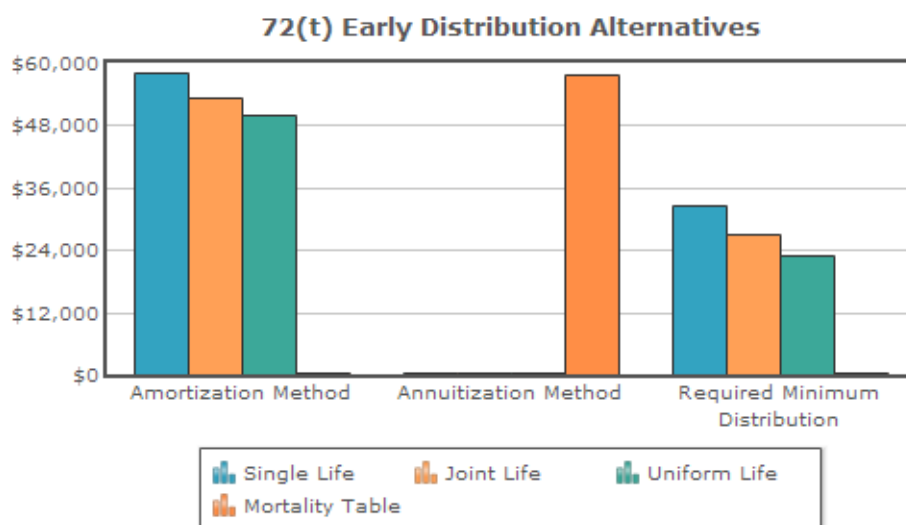
SUMMARY OF INPUT

Account balance	\$906,923	Client's age	59
Beneficiary's age	59	Is the beneficiary your spouse?	No
Before-tax hypothetical rate of return on investment	6.00%	Reasonable distribution interest rate	4.55%

ANALYSIS

Rate Table Used	Factor	Distribution Methods		
		Amortization (1)	Annuitization (1)	RMD (2)
Single Life	28.00	\$57,931	n/a	\$32,390
Joint Life	33.60	\$53,193	n/a	\$26,992
Uniform Life	39.70	\$49,773	n/a	\$22,844
Mortality Table	15.78	n/a	\$57,463	n/a
Maximum Initial Distribution		\$57,931	\$57,463	\$32,390

- (1) Both the Amortization and Annuitization distribution amounts remain level from year to year.
- (2) The Required Minimum Distribution is recalculated annually, increasing the required distribution amount.



The following table projects your current qualified plan balance into the future using the highest possible distribution from each of the three distribution methods. While the calculation of the allowable periodic payment is based on the "reasonable distribution interest rate", your assets are being projected into the future at your specified "assumed return on investment".

Age	Amortization Method		Annuitization Method		Required Minimum Distribution Method	
	Withdrawal	Ending Balance	Withdrawal	Ending Balance	Withdrawal	Ending Balance
59	\$57,931	\$899,931	\$57,463	\$900,428	\$32,390	\$927,005
60	57,931	892,520	57,463	893,542	34,207	946,366
61	57,931	884,664	57,463	886,244	36,121	964,860
62	57,931	876,337	57,463	878,508	37,987	982,486
63	57,931	867,509	57,463	870,307	40,101	998,927

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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