

WHAT IS MY CURRENT YEAR REQUIRED MINIMUM DISTRIBUTION?

Date: October 4, 2025



INTRODUCTION

This calculator provides an illustrative projection of your current year required minimum distribution (RMD), if any. The IRS requires you to make an annual minimum withdrawal from certain qualified plans after reaching a specific age based on your date of birth. The RMD is 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the annual RMD, you may be subject to a 25% penalty on your underpayment, plus ordinary income tax as the funds are withdrawn.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 your annual RMD is an important component of effective retirement planning.

SUMMARY OF INPUT

Year of RMD	2025
Account Owner	12-1-1950
Beneficiary's date of birth	12-1-1948
Is the designated beneficiary of the account the owner's spouse?	Yes
What was the prior year end balance of the account?	\$500,000
Type of account/plan?	Traditional IRA

ANALYSIS

Based on the input you provided, your current required minimum distribution is \$20,325 for the calendar year of 2025.

Plan Information And Assumptions	
Year of RMD	2025
Account owner date of birth	12/1/1950
Account owner's age as of 12/31 of year of RMD	75
Is the designated beneficiary the account owner's spouse?	Yes
Designated beneficiary's date of birth	12/1/1948
Designated beneficiary's age as of 12/31 of year of RMD	77
The year end balance of the account last year	\$500,000
Table used	Uniform Lifetime
Plan type	Traditional IRA
Life expectancy / distribution divisor	24.6

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.