

# WHAT IS MY CURRENT YEAR REQUIRED MINIMUM DISTRIBUTION (RMD)?

Date: August 18, 2025



## INTRODUCTION

Current tax law specifies that once you reach age 73, you must begin taking RMDs annually from your IRAs and other retirement plans. Generally, the RMD amount is determined based on the prior years IRA balance of all your IRA assets divided by your life expectancy. If RMDs are not taken annually, you may be subject to an additional 50% tax penalty for the amount you were supposed to take. Please note this tool is designed to provide an estimate for individuals age 73 or older.

## SUMMARY OF INPUT

Year of RMD	2025
Account Owner	11-29-1949
Beneficiary's date of birth	11-7-1956
Is the designated beneficiary of the account the owner's spouse?	Yes
What was the prior year end balance of the account?	\$66,038
Type of account/plan?	Traditional IRA

## ANALYSIS

Based on the input you provided, your current required minimum distribution is \$2,786 for the calendar year of 2025.

Plan Information And Assumptions	
Year of RMD	2025
Account owner date of birth	11/29/1949
Account owner's age as of 12/31 of year of RMD	76
Is the designated beneficiary the account owner's spouse?	Yes
Designated beneficiary's date of birth	11/7/1956
Designated beneficiary's age as of 12/31 of year of RMD	69
The year end balance of the account last year	\$66,038
Table used	Uniform Lifetime
Plan type	Traditional IRA
Life expectancy / distribution divisor	23.7

No bank guarantee • Not a deposit • Not FDIC/NCUA insured  
May lose value • Not insured by any federal government agency

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