

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: April 1, 2026

INTRODUCTION

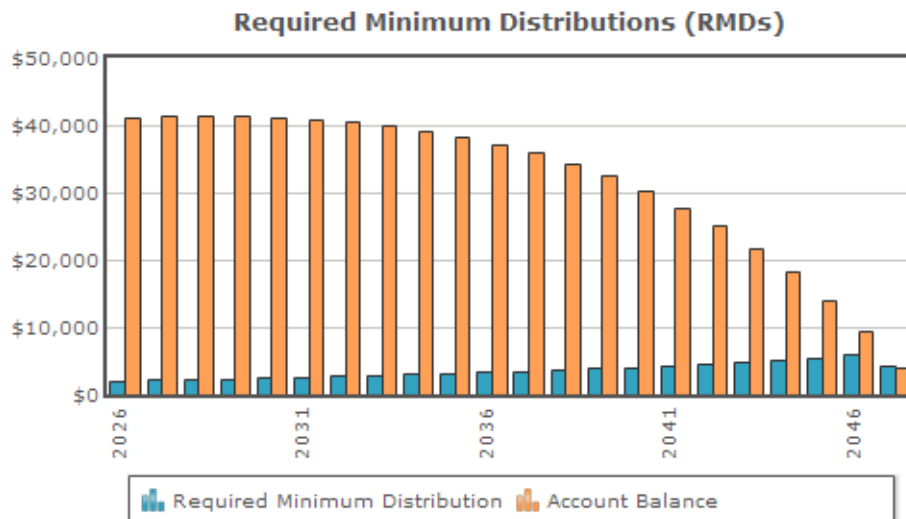
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to IRS distribution rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been designated as the beneficiary of the account. This calculator takes into account regulatory changes from the SECURE Act of 2019, SECURE 2.0 of 2022, the CARES Act of 2020 and IRS publications through December 31, 2025.

SUMMARY OF INPUT

Year of RMD	2026
What is the account owner's date of birth?	1-26-1922
What is the account owner's date of death?	12-14-2015
What is your designated beneficiary's date of birth?	3-31-1961
What was the prior year end balance of the inherited account?	\$41,096
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Account owner's child

ANALYSIS

Your current required minimum distribution is \$1,902.58. Your projected RMDs as a beneficiary of a retirement plan have been calculated based on the input you provided and are illustrated in the chart and table below. If the account owner had an RMD due for the year of death that was not yet taken, the beneficiary is responsible for withdrawing that remaining amount. If annual RMDs are required for the inherited IRA, each year's RMD must be withdrawn by December 31 for all subsequent years. Please note that for the year of the account owner's death, the RMD due is the amount the account owner was required to withdraw and did not withdraw before death, if any.



End of Year	Owner / Beneficiary Age	Balance (Begin Year)	Projected Growth	Distribution Divisor	(Required) Distribution	Balance (Year End)
2026	65	\$41,095.67	\$2,054.78	21.6	\$1,902.58	\$41,247.88
2027	66	41,247.88	2,062.39	20.6	2,002.32	41,307.95
2028	67	41,307.95	2,065.40	19.6	2,107.55	41,265.79
2029	68	41,265.79	2,063.29	18.6	2,218.59	41,110.49
2030	69	41,110.49	2,055.52	17.6	2,335.82	40,830.19

2031	70	40,830.19	2,041.51	16.6	2,459.65	40,412.05
2032	71	40,412.05	2,020.60	15.6	2,590.52	39,842.14
2033	72	39,842.14	1,992.11	14.6	2,728.91	39,105.33
2034	73	39,105.33	1,955.27	13.6	2,875.39	38,185.21
2035	74	38,185.21	1,909.26	12.6	3,030.57	37,063.90
2036	75	37,063.90	1,853.19	11.6	3,195.16	35,721.93
2037	76	35,721.93	1,786.10	10.6	3,369.99	34,138.03
2038	77	34,138.03	1,706.90	9.6	3,556.04	32,288.89
2039	78	32,288.89	1,614.44	8.6	3,754.52	30,148.81
2040	79	30,148.81	1,507.44	7.6	3,966.95	27,689.30
2041	80	27,689.30	1,384.47	6.6	4,195.35	24,878.42
2042	81	24,878.42	1,243.92	5.6	4,442.57	21,679.76
2043	82	21,679.76	1,083.99	4.6	4,712.99	18,050.76
2044	83	18,050.76	902.54	3.6	5,014.10	13,939.20
2045	84	13,939.20	696.96	2.6	5,361.23	9,274.93
2046	85	9,274.93	463.75	1.6	5,796.83	3,941.84
2047	86	\$3,941.84	\$197.09	0.6	\$4,138.94	\$0.00

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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