

72(t) EARLY DISTRIBUTION ANALYSIS

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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

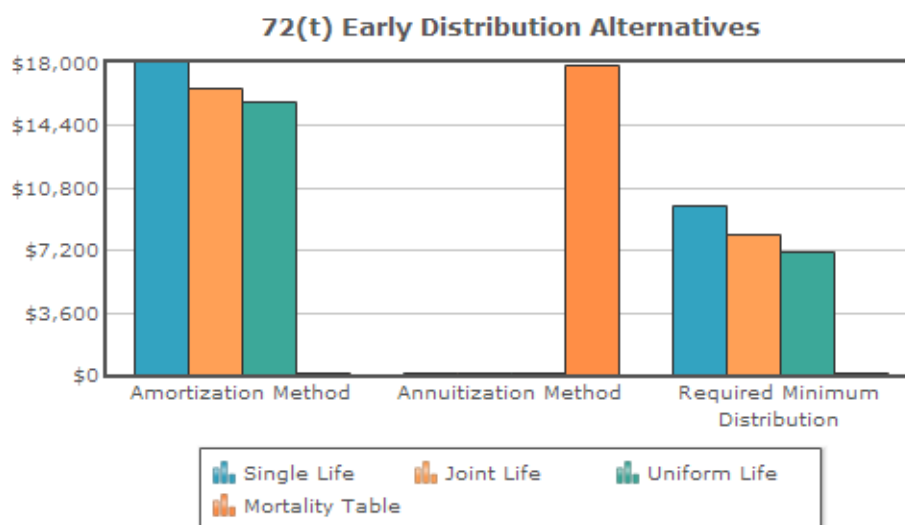
| | | | |
|--|-----------|---------------------------------------|-------|
| Account balance | \$307,817 | Client's age | 55 |
| Beneficiary's age | 53 | Is the beneficiary your spouse? | Yes |
| Before-tax hypothetical rate of return on investment | 6.00% | Reasonable distribution interest rate | 4.29% |

ANALYSIS

| Distribution Methods | | | | |
|------------------------------|--------|------------------|-------------|---------|
| Rate Table Used | Factor | Amortization (1) | Annuity (1) | RMD (2) |
| Single Life | 31.60 | \$17,971 | n/a | \$9,741 |
| Joint Life | 38.40 | \$16,492 | n/a | \$8,016 |
| Uniform Life | 43.60 | \$15,724 | n/a | \$7,060 |
| Mortality Table | 17.27 | n/a | \$17,823 | n/a |
| Maximum Initial Distribution | | \$17,971 | \$17,823 | \$9,741 |

(1) Both the Amortization and Annuity 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".

| | Amortization Method | | Annuitization Method | | Required Minimum Distribution Method | |
|-----|---------------------|----------------|----------------------|----------------|--------------------------------------|----------------|
| Age | Withdrawal | Ending Balance | Withdrawal | Ending Balance | Withdrawal | Ending Balance |
| 55 | \$17,971 | \$307,237 | \$17,823 | \$307,394 | \$9,741 | \$315,961 |
| 56 | 17,971 | 306,622 | 17,823 | 306,945 | 10,326 | 323,973 |
| 57 | 17,971 | 305,971 | 17,823 | 306,469 | 10,872 | 331,888 |
| 58 | 17,971 | 305,280 | 17,823 | 305,964 | 11,484 | 339,628 |
| 59 | 17,971 | 304,548 | 17,823 | 305,430 | 12,130 | 347,148 |

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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