

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: October 3, 2025



INTRODUCTION

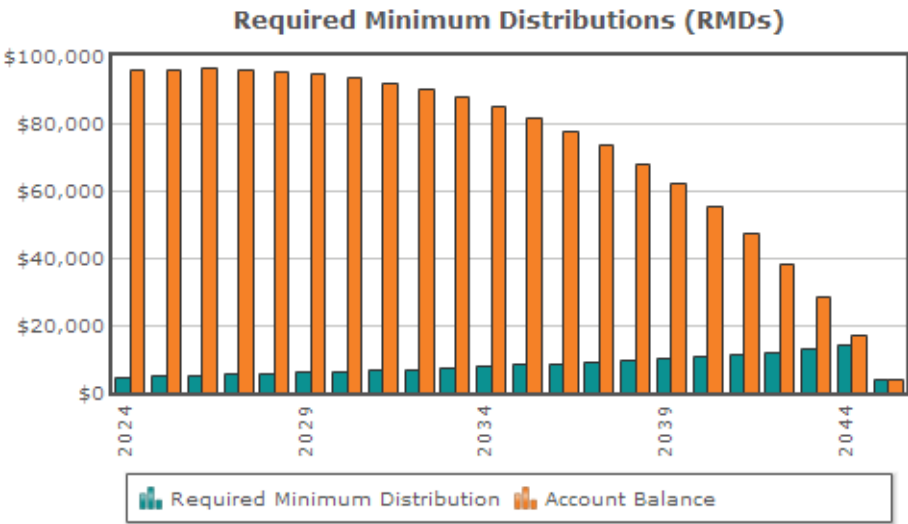
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to required minimum distribution (RMD) rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been 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, 2024.

SUMMARY OF INPUT

Year of RMD	2024
Did the account owner die before their Required Beginning Date (RBD)?	No
What is the account owner's date of birth?	7-1-1930
What is the account owner's date of death?	12-1-2023
What is your designated beneficiary's date of birth?	7-1-1957
What was the prior year end balance of the inherited account?	\$95,684
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Disabled or chronically ill individual
Spousal Rollover or Keep as Inherited IRA?	Spousal Rollover

ANALYSIS

Your current required minimum distribution is \$4,513.40. 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. Your first year's RMD may be withdrawn as late as April 1st of the year following the year in which you inherited the retirement plan, all other distributions must be made in the calendar year they are required. 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.



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.

End of Year	Owner / Beneficiary Age	Balance (Begin Year)	Projected Growth	Distribution Divisor	(Required) Distribution	Balance (Year End)
2024	67	\$95,684	\$4,784	21.2	\$4,513.40	\$95,955
2025	68	95,955	4,798	20.2	4,750.24	96,002
2026	69	96,002	4,800	19.2	5,000.12	95,802
2027	70	95,802	4,790	18.2	5,263.86	95,329
2028	71	95,329	4,766	17.2	5,542.36	94,553
2029	72	94,553	4,728	16.2	5,836.58	93,444
2030	73	93,444	4,672	15.2	6,147.61	91,968
2031	74	91,968	4,598	14.2	6,476.64	90,090
2032	75	90,090	4,505	13.2	6,825.00	87,770
2033	76	87,770	4,388	12.2	7,194.22	84,964
2034	77	84,964	4,248	11.2	7,586.05	81,626
2035	78	81,626	4,081	10.2	8,002.54	77,705
2036	79	77,705	3,885	9.2	8,446.16	73,144
2037	80	73,144	3,657	8.2	8,919.97	67,881
2038	81	67,881	3,394	7.2	9,427.91	61,847
2039	82	61,847	3,092	6.2	9,975.34	54,964
2040	83	54,964	2,748	5.2	10,570.02	47,142
2041	84	47,142	2,357	4.2	11,224.36	38,275
2042	85	38,275	1,914	3.2	11,960.95	28,228
2043	86	28,228	1,411	2.2	12,830.84	16,808
2044	87	16,808	840	1.2	14,007.00	3,642
2045	88	\$3,642	\$182	0.2	\$3,823.91	\$0

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