

## What Is My Current Year Required Minimum Distribution?

Current law specifies that if you attained age 73 on or after January 1, 2023, you are required to take taxable withdrawals from your IRAs and many other retirement plans. These minimum distributions are calculated annually based on your age, contract fair market value at the end of the previous year, marital status and spouse's age. If you do not meet the required minimum distribution, you may be subject to a 25% penalty on your underpayment, plus ordinary income tax as the funds are withdrawn.

If your account balance includes funds from a variable annuity, the fair market value of the annuity must include the actuarial value of any additional benefits (including enhanced death benefits, living benefits and income guarantees) the annuity provides.

Note: If you wish to calculate your required minimum distribution with your spouse as a 'joint life,' and your spouse is at least ten years younger than you, enter your spouse's date of birth in the 'Beneficiary' fields provided. Otherwise, enter your date of birth in both the 'You' and 'Beneficiary' Date of Birth fields.

### Dates Of Birth

	Month	Day	Year
Year of RMD (%)	2025	You	12
24	1952	Beneficiary	12
17	1955		

### Plan Information

Is the designated beneficiary of the account the owner's spouse?

Yes

What was the prior year end balance of the account?

198,350

Type of account/plan?

Traditional IRA

## What Is My Current Year Required Minimum Distribution?

### Results

Based on the input you provided, your current required minimum distribution is \$7,485 for the calendar year of 2025.

Plan Information And Assumptions	
Year of RMD	2025
Account owner date of birth	12/24/1952
Account owner's age as of 12/31 of year of RMD	73
Is the designated beneficiary the account owner's spouse?	Yes
Designated beneficiary's date of birth	12/17/1955
Designated beneficiary's age as of 12/31 of year of RMD	70
The year end balance of the account last year	\$198,350
Table used	Uniform Lifetime
Plan type	Traditional IRA
Life expectancy / distribution divisor	26.5

**Annuities are long-term, tax-deferred vehicles designed for retirement. Variable annuities involve investment risks and may lose value. Earnings are taxable as ordinary income when distributed. Individuals may be subject to a 10% additional tax if withdrawn before age 59 ½ unless an exception to the tax is met.**

**This material was prepared to support the promotion and marketing of Jackson annuities. Jackson, its distributors, and their respective representatives do not provide tax, accounting, or legal advice. Any tax statements contained herein were not intended or written to be used and cannot be used for the purpose of avoiding U.S. federal, state, or local tax penalties. Tax laws are complicated and subject to change. Tax results may depend on each taxpayer's individual set of facts and circumstances. You should rely on your own independent advisors as to any tax, accounting, or legal statements made herein.**

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. This service shall not infer that the company assumes any fiduciary duties. In addition, such service 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 examples may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

Financial calculators and financial information provided are for general information and education purposes only. Accuracy of the calculators and their applicability to your circumstances is not guaranteed. Please keep in mind that it is possible to lose money and not achieve the objectives of the calculators. Dividends on annuity contracts and returns on investment are neither estimated nor guaranteed. Jackson and its affiliates are not responsible for the consequences of any decisions or actions taken as a result of the information provided by these calculators.

CalcXML Calculators For Websites is not affiliated with Jackson National Life Distributors LLC.

Annuities are issued by Jackson National Life Insurance Company® (Home Office: Lansing, Michigan) and in New York, annuities are issued by Jackson National Life Insurance Company of New York® (Home Office: Purchase, New York). Variable annuities are distributed by Jackson National Life Distributors LLC, member FINRA. May not be available in all states and state variations may apply. These products have limitations and restrictions. Jackson issues other annuities with similar features, benefits, limitations and charges. Contact Jackson for more information.



## What Is My Current Year Required Minimum Distribution?

Jackson® is the marketing name for Jackson Financial Inc., Jackson National Life Insurance Company® and Jackson National Life Insurance Company of New York®.

· Not FDIC/NCUA insured · Not bank/CU guaranteed  
· May lose value · Not a deposit · Not insured by any federal agency

CMC11464 09/24