

WHAT IS MY BENEFICIARY REQUIRED MINIMUM DISTRIBUTION?

Date: October 3, 2025

INTRODUCTION

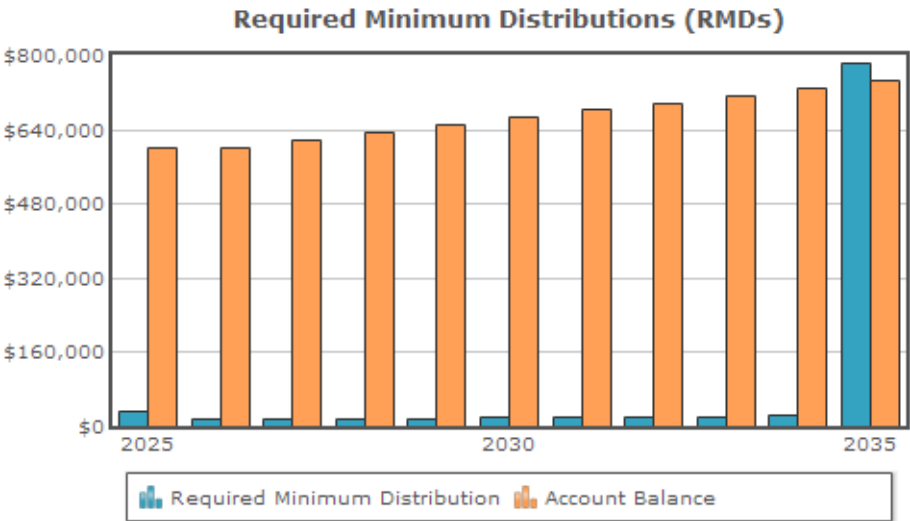
Beneficiaries of retirement plan and IRA accounts after the death of the account owner are subject to required minimum distribution (RMD) rules. Use this calculator to determine your illustrative RMD as a beneficiary whether you are the account owner's spouse, child, or another individual that has been 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	2025
Did the account owner die before their Required Beginning Date (RBD)?	No
What is the account owner's date of birth?	10-28-1944
What is the account owner's date of death?	01-08-2025
What is your designated beneficiary's date of birth?	11-23-1983
What was the prior year end balance of the inherited account?	\$600,546
What is the anticipated rate of return?	5.00%
What type of account/plan was inherited?	Traditional IRA
Beneficiary type	Non-spouse - Longest Possible Distribution
Spousal Rollover or Keep as Inherited IRA?	Spousal Rollover

ANALYSIS

Your current required minimum distribution is \$30,955.98. 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 Your first year's RMD may be withdrawn as late as April 1st of the year following the year in which you inherited the retirement plan, all other distributions must be made in the calendar year they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.



End of Year	Owner / Beneficiary Age	Balance (Begin Year)	Projected Growth	Distribution Divisor	(Required) Distribution	Balance (Year End)
2025	42	\$600,546	\$30,027	19.4	\$30,955.98	\$599,617
2026	43	599,617	29,981	42.9	13,977.09	615,621
2027	44	615,621	30,781	41.9	14,692.63	631,709

2028	45	631,709	31,585	40.9	15,445.22	647,850
2029	46	647,850	32,392	39.9	16,236.84	664,005
2030	47	664,005	33,200	38.9	17,069.55	680,136
2031	48	680,136	34,007	37.9	17,945.54	696,197
2032	49	696,197	34,810	36.9	18,867.14	712,140
2033	50	712,140	35,607	35.9	19,836.77	727,910
2034	51	727,910	36,396	34.9	20,857.03	743,449
2035	52	\$743,449	\$37,172	33.9	\$780,621.29	\$0

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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