

WHAT ARE MY PROJECTED REQUIRED MINIMUM DISTRIBUTIONS?

Date: April 1, 2026



INTRODUCTION

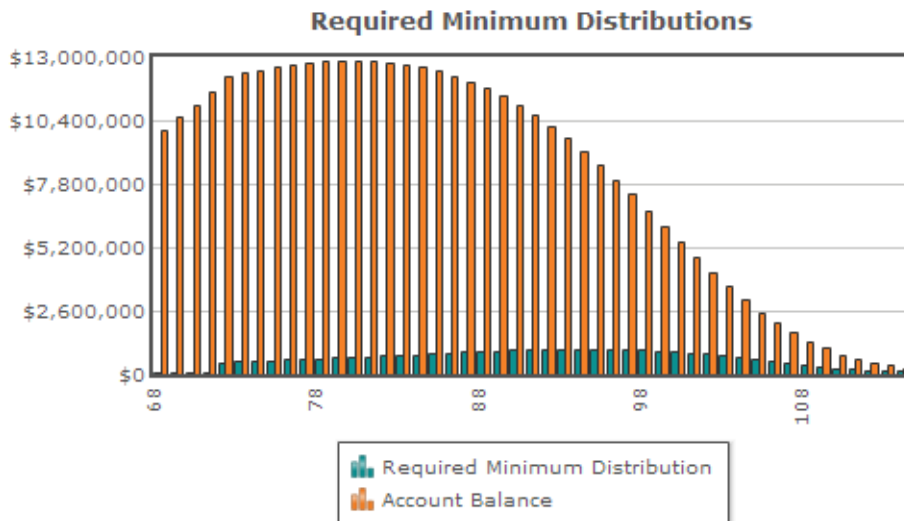
This calculator provides an illustrative projection of your future required minimum distributions (RMDs). The IRS requires you to make annual minimum withdrawals from certain qualified plans after reaching a specific age based on your date of birth. The RMDs are calculated annually based on the balance of the account at the end of the previous year, your age, who is the designated beneficiary of the account, and your spouse's age if they are the designated beneficiary. If you do not complete the annual RMD, you may be subject to a 25% penalty on your underpayment, plus ordinary income tax as the funds are withdrawn. Timely filing of Form 5329 may reduce the penalty to 10%. Understanding expected RMDs is an important component of effective retirement planning.

ANALYSIS

Your current required minimum distribution is \$0. Your projected required minimum distributions have been calculated based on the input you provided and are illustrated in the chart and table, below. Minimum distributions for your beneficiary after your death will be different from those illustrated below. Your first year's RMD may be withdrawn as late as April 1st of the year following the year of your required beginning date, all other distributions must be made in the calendar year they are required.

Plan Information And Assumptions

Year of RMD	2026
Account owner date of birth	12/31/1957
Account owner's age as of 12/31 of year of RMD	69
Is the designated beneficiary the account owner's spouse?	Yes
Designated beneficiary's date of birth	12/31/1957
Designated beneficiary's age as of 12/31 of year of RMD	69
The year end balance of the account last year	\$10,000,000
Anticipated rate of return	5.0%
Table used	Uniform Lifetime
Plan type	Traditional IRA



Year	Age (year end)	Beginning Balance	Growth	Distribution Divisor	Required Distribution	Ending Balance
2026	69	\$10,000,000	\$500,000	0.0	\$0	\$10,500,000

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2027	70	10,500,000	525,000	0.0	0	11,025,000
2028	71	11,025,000	551,250	0.0	0	11,576,250
2029	72	11,576,250	578,812	0.0	0	12,155,062
2030	73	12,155,062	607,753	26.5	458,682	12,304,134
2031	74	12,304,134	615,207	25.5	482,515	12,436,826
2032	75	12,436,826	621,841	24.6	505,562	12,553,105
2033	76	12,553,105	627,655	23.7	529,667	12,651,093
2034	77	12,651,093	632,555	22.9	552,449	12,731,198
2035	78	12,731,198	636,560	22.0	578,691	12,789,068
2036	79	12,789,068	639,453	21.1	606,117	12,822,404
2037	80	12,822,404	641,120	20.2	634,772	12,828,752
2038	81	12,828,752	641,438	19.4	661,276	12,808,913
2039	82	12,808,913	640,446	18.5	692,374	12,756,985
2040	83	12,756,985	637,849	17.7	720,734	12,674,101
2041	84	12,674,101	633,705	16.8	754,411	12,553,395
2042	85	12,553,395	627,670	16.0	784,587	12,396,478
2043	86	12,396,478	619,824	15.2	815,558	12,200,744
2044	87	12,200,744	610,037	14.4	847,274	11,963,507
2045	88	11,963,507	598,175	13.7	873,249	11,688,434
2046	89	11,688,434	584,422	12.9	906,080	11,366,776
2047	90	11,366,776	568,339	12.2	931,703	11,003,411
2048	91	11,003,411	550,171	11.5	956,818	10,596,764
2049	92	10,596,764	529,838	10.8	981,182	10,145,420
2050	93	10,145,420	507,271	10.1	1,004,497	9,648,194
2051	94	9,648,194	482,410	9.5	1,015,599	9,115,004
2052	95	9,115,004	455,750	8.9	1,024,158	8,546,597
2053	96	8,546,597	427,330	8.4	1,017,452	7,956,475
2054	97	7,956,475	397,824	7.8	1,020,061	7,334,237
2055	98	7,334,237	366,712	7.3	1,004,690	6,696,259
2056	99	6,696,259	334,813	6.8	984,744	6,046,328
2057	100	6,046,328	302,316	6.4	944,739	5,403,906
2058	101	5,403,906	270,195	6.0	900,651	4,773,450
2059	102	4,773,450	238,673	5.6	852,402	4,159,721
2060	103	4,159,721	207,986	5.2	799,946	3,567,761
2061	104	3,567,761	178,388	4.9	728,114	3,018,034
2062	105	3,018,034	150,902	4.6	656,094	2,512,842
2063	106	2,512,842	125,642	4.3	584,382	2,054,102
2064	107	2,054,102	102,705	4.1	501,000	1,655,806
2065	108	1,655,806	82,790	3.9	424,566	1,314,031
2066	109	1,314,031	65,702	3.7	355,144	1,024,589
2067	110	1,024,589	51,229	3.5	292,740	783,079
2068	111	783,079	39,154	3.4	230,317	591,915
2069	112	591,915	29,596	3.3	179,368	442,143
2070	113	442,143	22,107	3.1	142,627	321,623

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2071	114	321,623	16,081	3.0	107,208	230,497
2072	115	\$230,497	\$11,525	2.9	\$79,482	\$162,540

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