

## Minimum Distribution for 2006

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### Case 1: Minimum Distributions

Age of Plan Owner in 2006:	56
Age of Beneficiary in 2006:	53
First Year of Minimum Distributions:	2020

Plan Balance on 12/31/2005:	\$100,000.00
Life Expectancy Factor:	28.7

**There is No Required Distribution in 2006**

## Summary of Distributions

### Case 1: Minimum Distributions

Calculating Minimum Distributions for Qualified Plan or IRA  
 Current Year: 2006  
 Year of First Required Distribution: 2020  
 12/31/2005 Plan Balance: \$100,000.00  
 Expected Plan Growth: 5.0000%  
 Distributions Taken at Beginning of Each Year  
 Is there a Designated Beneficiary?: Yes: Beneficiary  
 Owner's Birth Date: 1/1/1950  
 Beneficiary's Birth Date: 1/1/1953  
 Beneficiary is Spouse?: Yes  
 Assumes No Death Occurs During Years Shown

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2006	56	\$100,000.00	28.7	\$0.00	\$0.00
2007	57	\$105,000.00	27.9	\$0.00	\$0.00
2008	58	\$110,250.00	27.0	\$0.00	\$0.00
2009	59	\$115,762.50	26.1	\$0.00	\$0.00
2010	60	\$121,550.63	25.2	\$0.00	\$0.00
2011	61	\$127,628.16	24.4	\$0.00	\$0.00
2012	62	\$134,009.57	23.5	\$0.00	\$0.00
2013	63	\$140,710.05	22.7	\$0.00	\$0.00
2014	64	\$147,745.55	21.8	\$0.00	\$0.00
2015	65	\$155,132.83	21.0	\$0.00	\$0.00
2016	66	\$162,889.47	20.2	\$0.00	\$0.00
2017	67	\$171,033.94	19.4	\$0.00	\$0.00
2018	68	\$179,585.64	18.6	\$0.00	\$0.00
2019	69	\$188,564.92	17.8	\$0.00	\$0.00
2020	70	\$197,993.17	27.4	\$7,226.03	\$7,226.03
2021	71	\$200,305.50	26.5	\$7,558.70	\$14,784.73
2022	72	\$202,384.14	25.6	\$7,905.63	\$22,690.36
2023	73	\$204,202.44	24.7	\$8,267.31	\$30,957.67
2024	74	\$205,731.89	23.8	\$8,644.20	\$39,601.87
2025	75	\$206,942.07	22.9	\$9,036.77	\$48,638.64
2026	76	\$207,800.57	22.0	\$9,445.48	\$58,084.12
2027	77	\$208,272.84	21.2	\$9,824.19	\$67,908.31
2028	78	\$208,371.08	20.3	\$10,264.59	\$78,172.90
2029	79	\$208,011.81	19.5	\$10,667.27	\$88,840.17
2030	80	\$207,211.77	18.7	\$11,080.84	\$99,921.01
2031	81	\$205,937.48	17.9	\$11,504.89	\$111,425.90
2032	82	\$204,154.22	17.1	\$11,938.84	\$123,364.74
2033	83	\$201,826.15	16.3	\$12,381.97	\$135,746.71
2034	84	\$198,916.39	15.5	\$12,833.32	\$148,580.03
2035	85	\$195,387.22	14.8	\$13,201.84	\$161,781.87
2036	86	\$191,294.65	14.1	\$13,567.00	\$175,348.87
2037	87	\$186,614.03	13.4	\$13,926.42	\$189,275.29
2038	88	\$181,321.99	12.7	\$14,277.32	\$203,552.61
2039	89	\$175,396.90	12.0	\$14,616.41	\$218,169.02
2040	90	\$168,819.51	11.4	\$14,808.73	\$232,977.75

## Summary of Distributions

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### Case 1: Minimum Distributions

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life</u> <u>Exp.</u>	<u>Distribution</u>	<u>Total</u> <u>Distributed</u>
2041	91	\$161,711.32	10.8	\$14,973.27	\$247,951.02
2042	92	\$154,074.95	10.2	\$15,105.39	\$263,056.41
2043	93	\$145,918.04	9.6	\$15,199.80	\$278,256.21
2044	94	\$137,254.15	9.1	\$15,082.87	\$293,339.08
2045	95	\$128,279.84	8.6	\$14,916.26	\$308,255.34
2046	96	\$119,031.76	8.1	\$14,695.28	\$322,950.62
2047	97	\$109,553.30	7.6	\$14,414.91	\$337,365.53
2048	98	\$99,895.31	7.1	\$14,069.76	\$351,435.29
2049	99	\$90,116.83	6.7	\$13,450.27	\$364,885.56
2050	100	\$80,499.89	6.3	\$12,777.76	\$377,663.32
2051	101	\$71,108.24	5.9	\$12,052.24	\$389,715.56
2052	102	\$62,008.80	5.5	\$11,274.33	\$400,989.89
2053	103	\$53,271.19	5.2	\$10,244.46	\$411,234.35
2054	104	\$45,178.07	4.9	\$9,220.01	\$420,454.36
2055	105	\$37,755.96	4.5	\$8,390.21	\$428,844.57
2056	106	\$30,834.04	4.2	\$7,341.44	\$436,186.01
2057	107	\$24,667.23	3.9	\$6,324.93	\$442,510.94
2058	108	\$19,259.42	3.7	\$5,205.25	\$447,716.19
2059	109	\$14,756.88	3.4	\$4,340.26	\$452,056.45
2060	110	\$10,937.45	3.1	\$3,528.21	\$455,584.66
2061	111	\$7,779.70	2.9	\$2,682.66	\$458,267.32
2062	112	\$5,351.89	2.6	\$2,058.42	\$460,325.74
2063	113	\$3,458.14	2.4	\$1,440.89	\$461,766.63
2064	114	\$2,118.11	2.1	\$1,008.62	\$462,775.25
2065	115	\$1,164.96	1.9	\$613.14	\$463,388.39
Total				<u>\$463,388.39</u>	

# Plan Balance Graph

Case 1: Minimum Distributions

