

## Minimum Distribution for 2005

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Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

Age of Plan Owner in 2005:	55
Age of Beneficiary in 2005:	52
First Year of Minimum Distributions:	2020

Plan Balance on 12/31/2004:	\$100,000.00
Life Expectancy Factor:	29.6

**There is No Required Distribution in 2005**

## Summary of Distributions

Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

Calculating Minimum Distributions for Qualified Plan or IRA  
 Current Year: 2005  
 Year of First Required Distribution: 2020  
 First Required Distribution After Rollover: 2034  
 12/31/2004 Plan Balance: \$100,000.00  
 Expected Plan Growth: 5.0000%  
 Distributions Taken at Beginning of Each Year  
 Is there a Designated Beneficiary?: Yes  
 Owner's Birth Date: 1/1/1950  
 Beneficiary's Birth Date: 1/1/1953  
 Beneficiary is Spouse?: Yes  
 Spouse's Beneficiary's Birth Year: 1977  
 Assumed Death of Owner: 2033  
 Assumed Death of Beneficiary: 2041  
 Spouse Rolls Over Plan in: 2033

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2005	55	\$100,000.00	29.6	\$0.00	\$0.00
2006	56	\$105,000.00	28.7	\$0.00	\$0.00
2007	57	\$110,250.00	27.9	\$0.00	\$0.00
2008	58	\$115,762.50	27.0	\$0.00	\$0.00
2009	59	\$121,550.63	26.1	\$0.00	\$0.00
2010	60	\$127,628.16	25.2	\$0.00	\$0.00
2011	61	\$134,009.57	24.4	\$0.00	\$0.00
2012	62	\$140,710.05	23.5	\$0.00	\$0.00
2013	63	\$147,745.55	22.7	\$0.00	\$0.00
2014	64	\$155,132.83	21.8	\$0.00	\$0.00
2015	65	\$162,889.47	21.0	\$0.00	\$0.00
2016	66	\$171,033.94	20.2	\$0.00	\$0.00
2017	67	\$179,585.64	19.4	\$0.00	\$0.00
2018	68	\$188,564.92	18.6	\$0.00	\$0.00
2019	69	\$197,993.17	17.8	\$0.00	\$0.00
2020	70	\$207,892.83	27.4	\$7,587.33	\$7,587.33
2021	71	\$210,320.78	26.5	\$7,936.63	\$15,523.96
2022	72	\$212,503.36	25.6	\$8,300.91	\$23,824.87
2023	73	\$214,412.57	24.7	\$8,680.67	\$32,505.54
2024	74	\$216,018.50	23.8	\$9,076.41	\$41,581.95
2025	75	\$217,289.19	22.9	\$9,488.61	\$51,070.56
2026	76	\$218,190.61	22.0	\$9,917.75	\$60,988.31
2027	77	\$218,686.50	21.2	\$10,315.40	\$71,303.71
2028	78	\$218,789.66	20.3	\$10,777.82	\$82,081.53
2029	79	\$218,412.43	19.5	\$11,200.64	\$93,282.17
2030	80	\$217,572.38	18.7	\$11,634.89	\$104,917.06
2031	81	\$216,234.36	17.9	\$12,080.13	\$116,997.19
2032	82	\$214,361.94	17.1	\$12,535.79	\$129,532.98
2033	83	\$211,917.46	16.3	\$13,001.07	\$142,534.05
2034	81	\$208,862.21	17.9	\$11,668.28	\$154,202.33
2035	82	\$207,053.63	17.1	\$12,108.40	\$166,310.73

## Summary of Distributions

Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2036	83	\$204,692.49	16.3	\$12,557.82	\$178,868.55
2037	84	\$201,741.40	15.5	\$13,015.57	\$191,884.12
2038	85	\$198,162.12	14.8	\$13,389.33	\$205,273.45
2039	86	\$194,011.43	14.1	\$13,759.68	\$219,033.13
2040	87	\$189,264.34	13.4	\$14,124.20	\$233,157.33
2041	88	\$183,897.15	12.7	\$14,480.09	\$247,637.42
2042	65	\$177,887.91	21.0	\$8,470.85	\$256,108.27
2043	66	\$177,887.91	20.0	\$8,894.40	\$265,002.67
2044	67	\$177,443.19	19.0	\$9,339.12	\$274,341.79
2045	68	\$176,509.27	18.0	\$9,806.07	\$284,147.86
2046	69	\$175,038.36	17.0	\$10,296.37	\$294,444.23
2047	70	\$172,979.09	16.0	\$10,811.19	\$305,255.42
2048	71	\$170,276.30	15.0	\$11,351.75	\$316,607.17
2049	72	\$166,870.78	14.0	\$11,919.34	\$328,526.51
2050	73	\$162,699.01	13.0	\$12,515.31	\$341,041.82
2051	74	\$157,692.89	12.0	\$13,141.07	\$354,182.89
2052	75	\$151,779.41	11.0	\$13,798.13	\$367,981.02
2053	76	\$144,880.34	10.0	\$14,488.03	\$382,469.05
2054	77	\$136,911.93	9.0	\$15,212.44	\$397,681.49
2055	78	\$127,784.46	8.0	\$15,973.06	\$413,654.55
2056	79	\$117,401.97	7.0	\$16,771.71	\$430,426.26
2057	80	\$105,661.77	6.0	\$17,610.30	\$448,036.56
2058	81	\$92,454.04	5.0	\$18,490.81	\$466,527.37
2059	82	\$77,661.39	4.0	\$19,415.35	\$485,942.72
2060	83	\$61,158.34	3.0	\$20,386.11	\$506,328.83
2061	84	\$42,810.84	2.0	\$21,405.42	\$527,734.25
2062	85	\$22,475.69	1.0	\$22,475.69	\$550,209.94
2063	86	\$0.00	0.0	\$0.00	\$550,209.94
Total				\$550,209.94	

# Plan Balance Graph

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