

## Minimum Distribution for 2006

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Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

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 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

Calculating Minimum Distributions for Qualified Plan or IRA  
 Current Year: 2006  
 Year of First Required Distribution: 2020  
 First Required Distribution After Rollover: 2034  
 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  
 Owner's Birth Date: 1/1/1950  
 Beneficiary's Birth Date: 1/1/1953  
 Beneficiary is Spouse?: Yes  
 Beneficiary's Birth Year: 1980  
 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>
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	81	\$198,916.39	17.9	\$11,112.65	\$146,859.36
2035	82	\$197,193.93	17.1	\$11,531.81	\$158,391.17
2036	83	\$194,945.23	16.3	\$11,959.83	\$170,351.00

## 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>
2037	84	\$192,134.67	15.5	\$12,395.79	\$182,746.79
2038	85	\$188,725.82	14.8	\$12,751.74	\$195,498.53
2039	86	\$184,772.78	14.1	\$13,104.45	\$208,602.98
2040	87	\$180,251.75	13.4	\$13,451.62	\$222,054.60
2041	88	\$175,140.14	12.7	\$13,790.56	\$235,845.16
2042	62	\$169,417.06	23.5	\$7,209.24	\$243,054.40
2043	63	\$170,318.21	22.5	\$7,569.70	\$250,624.10
2044	64	\$170,885.94	21.5	\$7,948.18	\$258,572.28
2045	65	\$171,084.65	20.5	\$8,345.59	\$266,917.87
2046	66	\$170,876.01	19.5	\$8,762.87	\$275,680.74
2047	67	\$170,218.80	18.5	\$9,201.02	\$284,881.76
2048	68	\$169,068.67	17.5	\$9,661.07	\$294,542.83
2049	69	\$167,377.98	16.5	\$10,144.12	\$304,686.95
2050	70	\$165,095.55	15.5	\$10,651.33	\$315,338.28
2051	71	\$162,166.43	14.5	\$11,183.89	\$326,522.17
2052	72	\$158,531.67	13.5	\$11,743.09	\$338,265.26
2053	73	\$154,128.01	12.5	\$12,330.24	\$350,595.50
2054	74	\$148,887.66	11.5	\$12,946.75	\$363,542.25
2055	75	\$142,737.96	10.5	\$13,594.09	\$377,136.34
2056	76	\$135,601.06	9.5	\$14,273.80	\$391,410.14
2057	77	\$127,393.62	8.5	\$14,987.48	\$406,397.62
2058	78	\$118,026.45	7.5	\$15,736.86	\$422,134.48
2059	79	\$107,404.07	6.5	\$16,523.70	\$438,658.18
2060	80	\$95,424.39	5.5	\$17,349.89	\$456,008.07
2061	81	\$81,978.23	4.5	\$18,217.38	\$474,225.45
2062	82	\$66,948.89	3.5	\$19,128.25	\$493,353.70
2063	83	\$50,211.67	2.5	\$20,084.67	\$513,438.37
2064	84	\$31,633.35	1.5	\$21,088.90	\$534,527.27
2065	85	\$11,071.67	0.5	\$11,071.67	\$545,598.94
2066	86	\$0.00	0.0	\$0.00	\$545,598.94
Total				\$545,598.94	

# Plan Balance Graph

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