

## 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
Jane's Birth Year:	1977
Janet (20%) Birth Year:	1978
Jean (20%) Birth Year:	1979
Nicole (20%) Birth Year:	1980
Jerry (20%) Birth Year:	1982
Separate Accounts Rule Used At Death	
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

## 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>
2032	82	\$204,154.22	17.1	\$11,938.84	\$123,364.74
<b>2033</b>	<b>83</b>	<b>\$201,826.15</b>	<b>16.3</b>	<b>\$12,381.97</b>	<b>\$135,746.71</b>
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
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
<b>2041</b>	<b>88</b>	<b>\$175,140.14</b>	<b>12.7</b>	<b>\$13,790.56</b>	<b>\$235,845.16</b>
2042		\$169,417.05	5 lives	\$7,446.87	\$243,292.03
2043		\$170,068.70	5 lives	\$7,819.21	\$251,111.24
2044		\$170,361.97	5 lives	\$8,210.18	\$259,321.42
2045		\$170,259.37	5 lives	\$8,620.68	\$267,942.10
2046		\$169,720.63	5 lives	\$9,051.70	\$276,993.80
2047		\$168,702.37	5 lives	\$9,504.31	\$286,498.11
2048		\$167,157.97	5 lives	\$9,979.52	\$296,477.63
2049		\$165,037.38	5 lives	\$10,478.49	\$306,956.12
2050		\$162,286.83	5 lives	\$11,002.43	\$317,958.55
2051		\$158,848.62	5 lives	\$11,552.54	\$329,511.09
2052		\$154,660.88	5 lives	\$12,130.17	\$341,641.26
2053		\$149,657.25	5 lives	\$12,736.68	\$354,377.94
2054		\$143,766.59	5 lives	\$13,373.50	\$367,751.44
2055		\$136,912.74	5 lives	\$14,042.18	\$381,793.62
2056		\$129,014.10	5 lives	\$14,744.30	\$396,537.92
2057		\$119,983.29	5 lives	\$15,481.51	\$412,019.43
2058		\$109,726.87	5 lives	\$16,255.58	\$428,275.01
2059		\$98,144.85	5 lives	\$17,068.36	\$445,343.37
2060		\$85,130.30	5 lives	\$17,921.77	\$463,265.14
2061		\$70,568.97	5 lives	\$18,817.86	\$482,083.00
2062		\$54,338.66	5 lives	\$19,758.74	\$501,841.74
2063		\$36,308.92	4 lives	\$15,385.52	\$517,227.26
2064		\$21,969.57	3 lives	\$11,207.54	\$528,434.80
2065		\$11,300.13	2 lives	\$6,344.24	\$534,779.04
2066		\$5,203.68	1.2	\$4,336.40	\$539,115.44
2067		\$910.64	0.2	\$910.64	\$540,026.08
2068		\$0.00		\$0.00	\$540,026.08
<b>Total</b>				<b>\$540,026.08</b>	

## Distributions to Beneficiaries

Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

<u>Year</u>	<u>Total</u>	<u>Jane</u>		<u>Janet</u>		<u>Jean</u>		<u>Nicole</u>		<u>Jerry</u>	
	<u>Balance</u>	<u>LE</u>	<u>Distrib.</u>	<u>LE</u>	<u>Distrib.</u>	<u>LE</u>	<u>Distrib.</u>	<u>LE</u>	<u>Distrib.</u>	<u>LE</u>	<u>Distrib.</u>
2042	\$169,417.05	21.0	\$1,613.50	21.8	\$1,554.28	22.7	\$1,492.66	23.5	\$1,441.85	25.2	\$1,344.58
2043	\$170,068.70	20.0	\$1,694.17	20.8	\$1,632.00	21.7	\$1,567.29	22.5	\$1,513.94	24.2	\$1,411.81
2044	\$170,361.97	19.0	\$1,778.88	19.8	\$1,713.60	20.7	\$1,645.66	21.5	\$1,589.64	23.2	\$1,482.40
2045	\$170,259.37	18.0	\$1,867.82	18.8	\$1,799.28	19.7	\$1,727.94	20.5	\$1,669.12	22.2	\$1,556.52
2046	\$169,720.63	17.0	\$1,961.21	17.8	\$1,889.24	18.7	\$1,814.34	19.5	\$1,752.57	21.2	\$1,634.34
2047	\$168,702.37	16.0	\$2,059.28	16.8	\$1,983.71	17.7	\$1,905.06	18.5	\$1,840.20	20.2	\$1,716.06
2048	\$167,157.97	15.0	\$2,162.24	15.8	\$2,082.89	16.7	\$2,000.31	17.5	\$1,932.21	19.2	\$1,801.87
2049	\$165,037.38	14.0	\$2,270.35	14.8	\$2,187.04	15.7	\$2,100.32	16.5	\$2,028.82	18.2	\$1,891.96
2050	\$162,286.83	13.0	\$2,383.87	13.8	\$2,296.39	14.7	\$2,205.34	15.5	\$2,130.27	17.2	\$1,986.56
2051	\$158,848.62	12.0	\$2,503.06	12.8	\$2,411.21	13.7	\$2,315.61	14.5	\$2,236.78	16.2	\$2,085.88
2052	\$154,660.88	11.0	\$2,628.21	11.8	\$2,531.77	12.7	\$2,431.39	13.5	\$2,348.62	15.2	\$2,190.18
2053	\$149,657.25	10.0	\$2,759.63	10.8	\$2,658.35	11.7	\$2,552.96	12.5	\$2,466.05	14.2	\$2,299.69
2054	\$143,766.59	9.0	\$2,897.61	9.8	\$2,791.27	10.7	\$2,680.60	11.5	\$2,589.35	13.2	\$2,414.67
2055	\$136,912.74	8.0	\$3,042.49	8.8	\$2,930.83	9.7	\$2,814.64	10.5	\$2,718.82	12.2	\$2,535.40
2056	\$129,014.10	7.0	\$3,194.61	7.8	\$3,077.38	8.7	\$2,955.37	9.5	\$2,854.76	11.2	\$2,662.18
2057	\$119,983.29	6.0	\$3,354.34	6.8	\$3,231.25	7.7	\$3,103.14	8.5	\$2,997.50	10.2	\$2,795.28
2058	\$109,726.87	5.0	\$3,522.06	5.8	\$3,392.81	6.7	\$3,258.29	7.5	\$3,147.37	9.2	\$2,935.05
2059	\$98,144.85	4.0	\$3,698.16	4.8	\$3,562.45	5.7	\$3,421.21	6.5	\$3,304.74	8.2	\$3,081.80
2060	\$85,130.30	3.0	\$3,883.07	3.8	\$3,740.57	4.7	\$3,592.26	5.5	\$3,469.98	7.2	\$3,235.89
2061	\$70,568.97	2.0	\$4,077.22	2.8	\$3,927.59	3.7	\$3,771.88	4.5	\$3,643.48	6.2	\$3,397.69
2062	\$54,338.66	1.0	\$4,281.08	1.8	\$4,123.97	2.7	\$3,960.47	3.5	\$3,825.65	5.2	\$3,567.57
2063	\$36,308.92	0.0	\$0.00	0.8	\$3,464.14	1.7	\$4,158.49	2.5	\$4,016.94	4.2	\$3,745.95
2064	\$21,969.57	0.0	\$0.00	0.0	\$0.00	0.7	\$3,056.50	1.5	\$4,217.79	3.2	\$3,933.25
2065	\$11,300.13	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.5	\$2,214.33	2.2	\$4,129.91
2066	\$5,203.68	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	1.2	\$4,336.40
2067	\$910.64	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.2	\$910.64
Total			\$57,632		\$58,982		\$60,531		\$61,950		\$65,083

# Plan Balance Graph

Case 2: Stretch IRA Spousal Rollover then Spouse Names Beneficiary

