

Minimum Distribution for 2006

Case 3: Inherited IRA

Age of Plan Owner in 2006:	56
Age of Beneficiary in 2006:	29
First Year of Minimum Distributions:	2007

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

There is No Required Distribution in 2006

Summary of Distributions

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Calculating Minimum Distributions for Qualified Plan or IRA
 Current Year: 2006
 Year of First Required Distribution: 2007
 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: 1/1/1977
 Beneficiary is Spouse?: No
 Assumed Death of Owner: 2006
 Assumed Death of Beneficiary: 2059

<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	30	\$105,000.00	53.3	\$1,969.98	\$1,969.98
2008	31	\$108,181.52	52.3	\$2,068.48	\$4,038.46
2009	32	\$111,418.69	51.3	\$2,171.90	\$6,210.36
2010	33	\$114,709.13	50.3	\$2,280.50	\$8,490.86
2011	34	\$118,050.06	49.3	\$2,394.52	\$10,885.38
2012	35	\$121,438.32	48.3	\$2,514.25	\$13,399.63
2013	36	\$124,870.27	47.3	\$2,639.96	\$16,039.59
2014	37	\$128,341.83	46.3	\$2,771.96	\$18,811.55
2015	38	\$131,848.36	45.3	\$2,910.56	\$21,722.11
2016	39	\$135,384.69	44.3	\$3,056.09	\$24,778.20
2017	40	\$138,945.03	43.3	\$3,208.89	\$27,987.09
2018	41	\$142,522.95	42.3	\$3,369.34	\$31,356.43
2019	42	\$146,111.29	41.3	\$3,537.80	\$34,894.23
2020	43	\$149,702.16	40.3	\$3,714.69	\$38,608.92
2021	44	\$153,286.84	39.3	\$3,900.43	\$42,509.35
2022	45	\$156,855.73	38.3	\$4,095.45	\$46,604.80
2023	46	\$160,398.29	37.3	\$4,300.22	\$50,905.02
2024	47	\$163,902.97	36.3	\$4,515.23	\$55,420.25
2025	48	\$167,357.13	35.3	\$4,741.00	\$60,161.25
2026	49	\$170,746.94	34.3	\$4,978.04	\$65,139.29
2027	50	\$174,057.35	33.3	\$5,226.95	\$70,366.24
2028	51	\$177,271.92	32.3	\$5,488.29	\$75,854.53
2029	52	\$180,372.81	31.3	\$5,762.71	\$81,617.24
2030	53	\$183,340.60	30.3	\$6,050.84	\$87,668.08
2031	54	\$186,154.25	29.3	\$6,353.39	\$94,021.47
2032	55	\$188,790.90	28.3	\$6,671.06	\$100,692.53
2033	56	\$191,225.83	27.3	\$7,004.61	\$107,697.14
2034	57	\$193,432.28	26.3	\$7,354.84	\$115,051.98
2035	58	\$195,381.31	25.3	\$7,722.58	\$122,774.56
2036	59	\$197,041.67	24.3	\$8,108.71	\$130,883.27
2037	60	\$198,379.61	23.3	\$8,514.15	\$139,397.42
2038	61	\$199,358.73	22.3	\$8,939.85	\$148,337.27
2039	62	\$199,939.82	21.3	\$9,386.85	\$157,724.12

Summary of Distributions

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<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2040	63	\$200,080.62	20.3	\$9,856.19	\$167,580.31
2041	64	\$199,735.65	19.3	\$10,349.00	\$177,929.31
2042	65	\$198,855.98	18.3	\$10,866.45	\$188,795.76
2043	66	\$197,389.01	17.3	\$11,409.77	\$200,205.53
2044	67	\$195,278.20	16.3	\$11,980.26	\$212,185.79
2045	68	\$192,462.84	15.3	\$12,579.27	\$224,765.06
2046	69	\$188,877.75	14.3	\$13,208.23	\$237,973.29
2047	70	\$184,453.00	13.3	\$13,868.65	\$251,841.94
2048	71	\$179,113.57	12.3	\$14,562.08	\$266,404.02
2049	72	\$172,779.06	11.3	\$15,290.18	\$281,694.20
2050	73	\$165,363.32	10.3	\$16,054.69	\$297,748.89
2051	74	\$156,774.06	9.3	\$16,857.43	\$314,606.32
2052	75	\$146,912.46	8.3	\$17,700.30	\$332,306.62
2053	76	\$135,672.77	7.3	\$18,585.31	\$350,891.93
2054	77	\$122,941.83	6.3	\$19,514.58	\$370,406.51
2055	78	\$108,598.61	5.3	\$20,490.30	\$390,896.81
2056	79	\$92,513.73	4.3	\$21,514.82	\$412,411.63
2057	80	\$74,548.86	3.3	\$22,590.56	\$435,002.19
2058	81	\$54,556.22	2.3	\$23,720.10	\$458,722.29
2059	82	\$32,377.93	1.3	\$24,906.10	\$483,628.39
2060	83	\$7,845.42	0.3	\$7,845.42	\$491,473.81
2061	84	\$0.00	0.0	\$0.00	\$491,473.81
Total				<u>\$491,473.81</u>	

Plan Balance Graph

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