

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

Case 3: Inherited IRA

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: Jane
 Owner's Birth Date: 1/1/1950
 Jane (20%) Birth Date: 1/1/1977
 Jane is Spouse?: No
 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: 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		\$105,000.00	5 lives	\$1,894.98	\$1,894.98
2008		\$108,260.27	5 lives	\$1,989.73	\$3,884.71
2009		\$111,584.07	5 lives	\$2,089.21	\$5,973.92
2010		\$114,969.60	5 lives	\$2,193.66	\$8,167.58
2011		\$118,414.75	5 lives	\$2,303.34	\$10,470.92
2012		\$121,916.99	5 lives	\$2,418.51	\$12,889.43
2013		\$125,473.41	5 lives	\$2,539.45	\$15,428.88
2014		\$129,080.66	5 lives	\$2,666.41	\$18,095.29
2015		\$132,734.96	5 lives	\$2,799.73	\$20,895.02
2016		\$136,431.99	5 lives	\$2,939.73	\$23,834.75
2017		\$140,166.88	5 lives	\$3,086.72	\$26,921.47
2018		\$143,934.17	5 lives	\$3,241.06	\$30,162.53
2019		\$147,727.77	5 lives	\$3,403.10	\$33,565.63
2020		\$151,540.91	5 lives	\$3,573.26	\$37,138.89
2021		\$155,366.03	5 lives	\$3,751.92	\$40,890.81
2022		\$159,194.83	5 lives	\$3,939.51	\$44,830.32
2023		\$163,018.08	5 lives	\$4,136.51	\$48,966.83
2024		\$166,825.65	5 lives	\$4,343.33	\$53,310.16
2025		\$170,606.43	5 lives	\$4,560.49	\$57,870.65
2026		\$174,348.24	5 lives	\$4,788.51	\$62,659.16
2027		\$178,037.72	5 lives	\$5,027.94	\$67,687.10
2028		\$181,660.27	5 lives	\$5,279.32	\$72,966.42
2029		\$185,200.00	5 lives	\$5,543.30	\$78,509.72
2030		\$188,639.54	5 lives	\$5,820.45	\$84,330.17
2031		\$191,960.05	5 lives	\$6,111.48	\$90,441.65
2032		\$195,141.00	5 lives	\$6,417.06	\$96,858.71
2033		\$198,160.14	5 lives	\$6,737.90	\$103,596.61
2034		\$200,993.35	5 lives	\$7,074.81	\$110,671.42

Summary of Distributions

Case 3: Inherited IRA

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2035		\$203,614.48	5 lives	\$7,428.55	\$118,099.97
2036		\$205,995.23	5 lives	\$7,799.96	\$125,899.93
2037		\$208,105.04	5 lives	\$8,189.97	\$134,089.90
2038		\$209,910.82	5 lives	\$8,599.47	\$142,689.37
2039		\$211,376.91	5 lives	\$9,029.44	\$151,718.81
2040		\$212,464.85	5 lives	\$9,480.91	\$161,199.72
2041		\$213,133.14	5 lives	\$9,954.96	\$171,154.68
2042		\$213,337.09	5 lives	\$10,452.70	\$181,607.38
2043		\$213,028.62	5 lives	\$10,975.35	\$192,582.73
2044		\$212,155.93	5 lives	\$11,524.11	\$204,106.84
2045		\$210,663.42	5 lives	\$12,100.33	\$216,207.17
2046		\$208,491.25	5 lives	\$12,705.34	\$228,912.51
2047		\$205,575.20	5 lives	\$13,340.60	\$242,253.11
2048		\$201,846.32	5 lives	\$14,007.63	\$256,260.74
2049		\$197,230.63	5 lives	\$14,708.01	\$270,968.75
2050		\$191,648.76	5 lives	\$15,443.40	\$286,412.15
2051		\$185,015.64	5 lives	\$16,215.58	\$302,627.73
2052		\$177,240.07	5 lives	\$17,026.35	\$319,654.08
2053		\$168,224.40	5 lives	\$17,877.69	\$337,531.77
2054		\$157,864.04	5 lives	\$18,771.57	\$356,303.34
2055		\$146,047.09	5 lives	\$19,710.14	\$376,013.48
2056		\$132,653.80	5 lives	\$20,695.65	\$396,709.13
2057		\$117,556.06	5 lives	\$21,730.44	\$418,439.57
2058		\$100,616.90	5 lives	\$22,816.96	\$441,256.53
2059		\$81,689.94	5 lives	\$23,957.82	\$465,214.35
2060		\$60,618.73	5 lives	\$21,494.49	\$486,708.84
2061		\$41,080.45	4 lives	\$17,148.22	\$503,857.06
2062		\$25,128.85	3 lives	\$12,417.10	\$516,274.16
2063		\$13,347.34	2 lives	\$6,693.41	\$522,967.57
2064		\$6,986.63	1.2	\$5,822.19	\$528,789.76
2065		\$1,222.66	0.2	\$1,222.66	\$530,012.42
2066		\$0.00		\$0.00	\$530,012.42
Total				<u>\$530,012.42</u>	

Distributions to Beneficiaries

Case 3: Inherited IRA

<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>
2007	\$105,000.00	53.3	\$394.00	54.3	\$386.74	55.3	\$379.75	56.2	\$373.67	58.2	\$360.82
2008	\$108,260.27	52.3	\$413.70	53.3	\$406.08	54.3	\$398.73	55.2	\$392.35	57.2	\$378.87
2009	\$111,584.07	51.3	\$434.38	52.3	\$426.38	53.3	\$418.67	54.2	\$411.97	56.2	\$397.81
2010	\$114,969.60	50.3	\$456.10	51.3	\$447.70	52.3	\$439.60	53.2	\$432.56	55.2	\$417.70
2011	\$118,414.75	49.3	\$478.90	50.3	\$470.09	51.3	\$461.58	52.2	\$454.19	54.2	\$438.58
2012	\$121,916.99	48.3	\$502.85	49.3	\$493.59	50.3	\$484.66	51.2	\$476.90	53.2	\$460.51
2013	\$125,473.41	47.3	\$527.99	48.3	\$518.27	49.3	\$508.90	50.2	\$500.75	52.2	\$483.54
2014	\$129,080.66	46.3	\$554.39	47.3	\$544.18	48.3	\$534.34	49.2	\$525.78	51.2	\$507.72
2015	\$132,734.96	45.3	\$582.11	46.3	\$571.39	47.3	\$561.06	48.2	\$552.07	50.2	\$533.10
2016	\$136,431.99	44.3	\$611.22	45.3	\$599.96	46.3	\$589.11	47.2	\$579.68	49.2	\$559.76
2017	\$140,166.88	43.3	\$641.78	44.3	\$629.96	45.3	\$618.57	46.2	\$608.66	48.2	\$587.75
2018	\$143,934.17	42.3	\$673.87	43.3	\$661.46	44.3	\$649.50	45.2	\$639.10	47.2	\$617.13
2019	\$147,727.77	41.3	\$707.56	42.3	\$694.53	43.3	\$681.97	44.2	\$671.05	46.2	\$647.99
2020	\$151,540.91	40.3	\$742.94	41.3	\$729.26	42.3	\$716.07	43.2	\$704.60	45.2	\$680.39
2021	\$155,366.03	39.3	\$780.09	40.3	\$765.72	41.3	\$751.87	42.2	\$739.83	44.2	\$714.41
2022	\$159,194.83	38.3	\$819.09	39.3	\$804.00	40.3	\$789.47	41.2	\$776.82	43.2	\$750.13
2023	\$163,018.08	37.3	\$860.05	38.3	\$844.21	39.3	\$828.94	40.2	\$815.67	42.2	\$787.64
2024	\$166,825.65	36.3	\$903.05	37.3	\$886.42	38.3	\$870.39	39.2	\$856.45	41.2	\$827.02
2025	\$170,606.43	35.3	\$948.20	36.3	\$930.74	37.3	\$913.91	38.2	\$899.27	40.2	\$868.37
2026	\$174,348.24	34.3	\$995.61	35.3	\$977.27	36.3	\$959.60	37.2	\$944.24	39.2	\$911.79
2027	\$178,037.72	33.3	\$1,045.39	34.3	\$1,026.14	35.3	\$1,007.58	36.2	\$991.45	38.2	\$957.38
2028	\$181,660.27	32.3	\$1,097.66	33.3	\$1,077.44	34.3	\$1,057.96	35.2	\$1,041.02	37.2	\$1,005.24
2029	\$185,200.00	31.3	\$1,152.54	32.3	\$1,131.32	33.3	\$1,110.86	34.2	\$1,093.07	36.2	\$1,055.51
2030	\$188,639.54	30.3	\$1,210.17	31.3	\$1,187.88	32.3	\$1,166.40	33.2	\$1,147.72	35.2	\$1,108.28
2031	\$191,960.05	29.3	\$1,270.68	30.3	\$1,247.27	31.3	\$1,224.72	32.2	\$1,205.11	34.2	\$1,163.70
2032	\$195,141.00	28.3	\$1,334.21	29.3	\$1,309.64	30.3	\$1,285.96	31.2	\$1,265.37	33.2	\$1,221.88
2033	\$198,160.14	27.3	\$1,400.92	28.3	\$1,375.12	29.3	\$1,350.26	30.2	\$1,328.63	32.2	\$1,282.97
2034	\$200,993.35	26.3	\$1,470.97	27.3	\$1,443.88	28.3	\$1,417.77	29.2	\$1,395.07	31.2	\$1,347.12
2035	\$203,614.48	25.3	\$1,544.52	26.3	\$1,516.07	27.3	\$1,488.66	28.2	\$1,464.82	30.2	\$1,414.48
2036	\$205,995.23	24.3	\$1,621.74	25.3	\$1,591.87	26.3	\$1,563.09	27.2	\$1,538.06	29.2	\$1,485.20
2037	\$208,105.04	23.3	\$1,702.83	24.3	\$1,671.47	25.3	\$1,641.25	26.2	\$1,614.96	28.2	\$1,559.46
2038	\$209,910.82	22.3	\$1,787.97	23.3	\$1,755.04	24.3	\$1,723.31	25.2	\$1,695.71	27.2	\$1,637.44
2039	\$211,376.91	21.3	\$1,877.37	22.3	\$1,842.79	23.3	\$1,809.47	24.2	\$1,780.50	26.2	\$1,719.31
2040	\$212,464.85	20.3	\$1,971.24	21.3	\$1,934.93	22.3	\$1,899.95	23.2	\$1,869.52	25.2	\$1,805.27
2041	\$213,133.14	19.3	\$2,069.80	20.3	\$2,031.68	21.3	\$1,994.94	22.2	\$1,963.00	24.2	\$1,895.54
2042	\$213,337.09	18.3	\$2,173.29	19.3	\$2,133.26	20.3	\$2,094.69	21.2	\$2,061.15	23.2	\$1,990.31
2043	\$213,028.62	17.3	\$2,281.96	18.3	\$2,239.93	19.3	\$2,199.43	20.2	\$2,164.20	22.2	\$2,089.83
2044	\$212,155.93	16.3	\$2,396.05	17.3	\$2,351.92	18.3	\$2,309.40	19.2	\$2,272.42	21.2	\$2,194.32
2045	\$210,663.42	15.3	\$2,515.86	16.3	\$2,469.52	17.3	\$2,424.87	18.2	\$2,386.04	20.2	\$2,304.04
2046	\$208,491.25	14.3	\$2,641.65	15.3	\$2,593.00	16.3	\$2,546.11	17.2	\$2,505.34	19.2	\$2,419.24
2047	\$205,575.20	13.3	\$2,773.73	14.3	\$2,722.65	15.3	\$2,673.42	16.2	\$2,630.60	18.2	\$2,540.20
2048	\$201,846.32	12.3	\$2,912.42	13.3	\$2,858.78	14.3	\$2,807.09	15.2	\$2,762.13	17.2	\$2,667.21
2049	\$197,230.63	11.3	\$3,058.04	12.3	\$3,001.72	13.3	\$2,947.44	14.2	\$2,900.24	16.2	\$2,800.57
2050	\$191,648.76	10.3	\$3,210.94	11.3	\$3,151.80	12.3	\$3,094.81	13.2	\$3,045.25	15.2	\$2,940.60
2051	\$185,015.64	9.3	\$3,371.49	10.3	\$3,309.39	11.3	\$3,249.55	12.2	\$3,197.52	14.2	\$3,087.63
2052	\$177,240.07	8.3	\$3,540.06	9.3	\$3,474.86	10.3	\$3,412.03	11.2	\$3,357.39	13.2	\$3,242.01
2053	\$168,224.40	7.3	\$3,717.07	8.3	\$3,648.61	9.3	\$3,582.63	10.2	\$3,525.26	12.2	\$3,404.12
2054	\$157,864.04	6.3	\$3,902.92	7.3	\$3,831.04	8.3	\$3,761.76	9.2	\$3,701.53	11.2	\$3,574.32

Distributions to Beneficiaries

Case 3: Inherited IRA

<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>
2055	\$146,047.09	5.3	\$4,098.06	6.3	\$4,022.59	7.3	\$3,949.85	8.2	\$3,886.60	10.2	\$3,753.04
2056	\$132,653.80	4.3	\$4,302.97	5.3	\$4,223.72	6.3	\$4,147.34	7.2	\$4,080.93	9.2	\$3,940.69
2057	\$117,556.06	3.3	\$4,518.12	4.3	\$4,434.91	5.3	\$4,354.71	6.2	\$4,284.98	8.2	\$4,137.72
2058	\$100,616.90	2.3	\$4,744.02	3.3	\$4,656.65	4.3	\$4,572.45	5.2	\$4,499.23	7.2	\$4,344.61
2059	\$81,689.94	1.3	\$4,981.22	2.3	\$4,889.49	3.3	\$4,801.07	4.2	\$4,724.20	6.2	\$4,561.84
2060	\$60,618.73	0.3	\$1,569.08	1.3	\$5,133.96	2.3	\$5,041.12	3.2	\$4,960.40	5.2	\$4,789.93
2061	\$41,080.45	0.0	\$0.00	0.3	\$1,617.20	1.3	\$5,293.17	2.2	\$5,208.42	4.2	\$5,029.43
2062	\$25,128.85	0.0	\$0.00	0.0	\$0.00	0.3	\$1,667.35	1.2	\$5,468.85	3.2	\$5,280.90
2063	\$13,347.34	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.2	\$1,148.46	2.2	\$5,544.95
2064	\$6,986.63	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	1.2	\$5,822.19
2065	\$1,222.66	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.0	\$0.00	0.2	\$1,222.66
Total			\$98,294		\$101,695		\$105,229		\$108,520		\$116,272

Plan Balance Graph

Case 3: Inherited IRA

