

Minimum Distribution for 2005

Case 1: Minimum Distributions

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 1: Minimum Distributions

Calculating Minimum Distributions for Qualified Plan or IRA
 Current Year: 2005
 Year of First Required Distribution: 2020
 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
 Assumes No Death Occurs During Years Shown

<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	84	\$208,862.21	15.5	\$13,474.98	\$156,009.03
2035	85	\$205,156.59	14.8	\$13,861.93	\$169,870.96
2036	86	\$200,859.39	14.1	\$14,245.35	\$184,116.31
2037	87	\$195,944.74	13.4	\$14,622.74	\$198,739.05
2038	88	\$190,388.10	12.7	\$14,991.19	\$213,730.24
2039	89	\$184,166.76	12.0	\$15,347.23	\$229,077.47

Summary of Distributions

Case 1: Minimum Distributions

<u>Year</u>	<u>Age</u>	<u>Balance</u>	<u>Life Exp.</u>	<u>Distribution</u>	<u>Total Distributed</u>
2040	90	\$177,260.51	11.4	\$15,549.17	\$244,626.64
2041	91	\$169,796.91	10.8	\$15,721.94	\$260,348.58
2042	92	\$161,778.72	10.2	\$15,860.66	\$276,209.24
2043	93	\$153,213.96	9.6	\$15,959.79	\$292,169.03
2044	94	\$144,116.88	9.1	\$15,837.02	\$308,006.05
2045	95	\$134,693.85	8.6	\$15,662.08	\$323,668.13
2046	96	\$124,983.36	8.1	\$15,430.04	\$339,098.17
2047	97	\$115,030.99	7.6	\$15,135.66	\$354,233.83
2048	98	\$104,890.10	7.1	\$14,773.25	\$369,007.08
2049	99	\$94,622.69	6.7	\$14,122.79	\$383,129.87
2050	100	\$84,524.90	6.3	\$13,416.65	\$396,546.52
2051	101	\$74,663.66	5.9	\$12,654.86	\$409,201.38
2052	102	\$65,109.24	5.5	\$11,838.04	\$421,039.42
2053	103	\$55,934.76	5.2	\$10,756.68	\$431,796.10
2054	104	\$47,436.98	4.9	\$9,681.02	\$441,477.12
2055	105	\$39,643.76	4.5	\$8,809.72	\$450,286.84
2056	106	\$32,375.74	4.2	\$7,708.51	\$457,995.35
2057	107	\$25,900.59	3.9	\$6,641.18	\$464,636.53
2058	108	\$20,222.38	3.7	\$5,465.51	\$470,102.04
2059	109	\$15,494.71	3.4	\$4,557.27	\$474,659.31
2060	110	\$11,484.31	3.1	\$3,704.62	\$478,363.93
2061	111	\$8,168.67	2.9	\$2,816.78	\$481,180.71
2062	112	\$5,619.48	2.6	\$2,161.34	\$483,342.05
2063	113	\$3,631.05	2.4	\$1,512.94	\$484,854.99
2064	114	\$2,224.02	2.1	\$1,059.06	\$485,914.05
2065	115	\$1,223.21	1.9	\$643.79	\$486,557.84
Total				<u>\$486,557.84</u>	

Plan Balance Graph

Case 1: Minimum Distributions

