



**Stretch Distributions - Qualified
Report
for
John and Susan McClint**

Prepared on: November 16, 2010

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Stretch Distributions - Qualified

This Required Minimum Distribution Planner is designed to determine the Minimum Distributions that are required from your tax deferred retirement account including Traditional IRAs, 401(k) plans, and other tax deferred plans.

Assumptions

Owner's Birthdate:	January 1, 1955
Owner's Age Today:	55.8 yrs.
Owner's Age By End of This Year:	55 yrs.
Owner's Age 70½ Year:	2025
Spouse's Age By End of This Year:	55 yrs. yrs.
Age Difference:	+0 Yrs., 0 Months, 0 Days yrs.
Initial Table Used:	Uniform Life

Year	Account Owner's Age	Spouse's Age	Account Owner's Uniform Table Life Expectancy	Spouse's Uniform Table Life Expectancy	Required Minimum Distributions	Account Balance (Year End)	Total Distributions
2010	55	55	-	-	\$0	\$106,000	\$0
2011	56	56	-	-	\$0	\$112,360	\$0
2012	57	57	-	-	\$0	\$119,102	\$0
2013	58	58	-	-	\$0	\$126,248	\$0
2014	59	59	-	-	\$0	\$133,823	\$0
2015	60	60	-	-	\$0	\$141,852	\$0
2016	61	61	-	-	\$0	\$150,363	\$0
2017	62	62	-	-	\$0	\$159,385	\$0
2018	63	63	-	-	\$0	\$168,948	\$0
2019	64	64	-	-	\$0	\$179,085	\$0
2020	65	65	-	-	\$0	\$189,830	\$0
2021	66	66	-	-	\$0	\$201,220	\$0
2022	67	67	-	-	\$0	\$213,293	\$0
2023	68	68	-	-	\$0	\$226,090	\$0
2024	69	69	-	-	\$0	\$239,656	\$0
2025	70	70	27.4	-	\$8,747	\$244,764	\$8,747
2026	71	71	26.5	-	\$9,236	\$249,659	\$17,983
2027	72	72	25.6	-	\$9,752	\$254,301	\$27,735
2028	73	73	24.7	-	\$10,296	\$258,646	\$38,031
2029	74	74	23.8	-	\$10,867	\$262,645	\$48,898
2030	75	75	22.9	-	\$11,469	\$266,246	\$60,368
2031	76	76	22.0	-	\$12,102	\$269,393	\$72,470
2032	77	77	21.2	-	\$12,707	\$272,087	\$85,177
2033	78	78	20.3	-	\$13,403	\$274,205	\$98,580
2034	79	79	19.5	-	\$14,062	\$275,751	\$112,642
2035	80	80	18.7	-	\$14,746	\$276,666	\$127,388
2036	81	81	17.9	-	\$15,456	\$276,882	\$142,844
2037	82	82	17.1	-	\$16,192	\$276,332	\$159,036

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Year	Account Owner's Age	Spouse's Age	Account Owner's Uniform Table Life Expectancy	Spouse's Uniform Table Life Expectancy	Required Minimum Distributions	Account Balance (Year End)	Total Distributions
2038	83	83	16.3	-	\$16,953	\$274,941	\$175,989
2039	84	84	15.5	-	\$17,738	\$272,636	\$193,727
2040	-	85	-	14.8	\$18,421	\$269,467	\$212,148
2041	-	86	-	14.1	\$19,111	\$265,377	\$231,260
2042	-	87	-	13.4	\$19,804	\$260,307	\$251,064
2043	-	88	-	12.7	\$20,497	\$254,199	\$271,561
2044	-	89	-	12.0	\$21,183	\$246,997	\$292,744
2045	-	90	-	11.4	\$21,666	\$238,850	\$314,410
2046	-	91	-	10.8	\$22,116	\$229,739	\$336,526
2047	-	92	-	10.2	\$22,523	\$219,648	\$359,049

NOTE ABOUT ABOVE TABLE:

RED ROW:

Estimated year of death of Account Owner based on Single Life Expectancy (SLE) table and Owner's current age.

BLUE ROW (only applicable if Sole Beneficiary Spouse information is provided):

Estimated year of death of Sole Beneficiary Spouse based on Single Life Expectancy table assuming Owner predeceases Sole Beneficiary Spouse.

The following tables show the split of the account to Beneficiaries after the death of the Owner and Sole Beneficiary Spouse (if applicable). These illustrations show the remaining Single Life Expectancy, Required Minimum Distributions, year-end account balances and total distributions for each Beneficiary.

John Myson (Inherited \$109,824)						
Year	Age	Single Life Expectancy	Required Minimum Distributions	Account Balance (Year End)	Total Distributions for this Beneficiary	
2048	68	18.6	\$5,905	\$110,155	\$5,905	
2049	69	17.6	\$6,259	\$110,130	\$12,163	
2050	70	16.6	\$6,634	\$109,705	\$18,798	
2051	71	15.6	\$7,032	\$108,833	\$25,830	
2052	72	14.6	\$7,454	\$107,462	\$33,284	
2053	73	13.6	\$7,902	\$105,534	\$41,186	
2054	74	12.6	\$8,376	\$102,987	\$49,562	
2055	75	11.6	\$8,878	\$99,756	\$58,440	
2056	76	10.6	\$9,411	\$95,765	\$67,851	
2057	77	9.6	\$9,976	\$90,937	\$77,826	
2058	78	8.6	\$10,574	\$85,185	\$88,400	
2059	79	7.6	\$11,209	\$78,415	\$99,609	
2060	80	6.6	\$11,881	\$70,526	\$111,490	
2061	81	5.6	\$12,594	\$61,408	\$124,084	
2062	82	4.6	\$13,350	\$50,942	\$137,434	
2063	83	3.6	\$14,151	\$38,999	\$151,584	
2064	84	2.6	\$15,000	\$25,439	\$166,584	

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John Myson (Inherited \$109,824)					
Year	Age	Single Life Expectancy	Required Minimum Distributions	Account Balance (Year End)	Total Distributions for this Beneficiary
2065	85	1.6	\$15,900	\$10,112	\$182,483
2066	86	0.6	\$10,112	\$0	\$192,595

Susan Mydaughter (Inherited \$109,824)					
Year	Age	Single Life Expectancy	Required Minimum Distributions	Account Balance (Year End)	Total Distributions for this Beneficiary
2048	68	18.6	\$5,905	\$110,155	\$5,905
2049	69	17.6	\$6,259	\$110,130	\$12,163
2050	70	16.6	\$6,634	\$109,705	\$18,798
2051	71	15.6	\$7,032	\$108,833	\$25,830
2052	72	14.6	\$7,454	\$107,462	\$33,284
2053	73	13.6	\$7,902	\$105,534	\$41,186
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2064	84	2.6	\$15,000	\$25,439	\$166,584
2065	85	1.6	\$15,900	\$10,112	\$182,483
2066	86	0.6	\$10,112	\$0	\$192,595

Legacy Distributions Summary

Initial Account Value:	\$100,000
Account Value at Death of Spouse:	\$219,648
Total Distributions to All Beneficiaries:	\$744,240
Stretched Amount:	\$644,240
Stretched Percentage of Initial Account Value:	744.24%



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