



**Required Minimum Distributions  
Report  
for  
Mr. John McClient III**

*Prepared on:* November 16, 2010

*Prepared by:* Timothy Bridgeforth

*Email:* tturner@webcalcs.com

*Phone:* (888) 333-5095

*YourCo Financial  
123 Main Street  
Yourcity, GA 30066*

# Required Minimum Distributions

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 Birthdate:	January 1, 1955
Spouse's Age Today:	55.8 yrs. yrs.
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	\$132,500	\$0
2011	56	56	-	-	\$0	\$140,450	\$0
2012	57	57	-	-	\$0	\$148,877	\$0
2013	58	58	-	-	\$0	\$157,810	\$0
2014	59	59	-	-	\$0	\$167,278	\$0
2015	60	60	-	-	\$0	\$177,315	\$0
2016	61	61	-	-	\$0	\$187,954	\$0
2017	62	62	-	-	\$0	\$199,231	\$0
2018	63	63	-	-	\$0	\$211,185	\$0
2019	64	64	-	-	\$0	\$223,856	\$0
2020	65	65	-	-	\$0	\$237,287	\$0
2021	66	66	-	-	\$0	\$251,525	\$0
2022	67	67	-	-	\$0	\$266,616	\$0
2023	68	68	-	-	\$0	\$282,613	\$0
2024	69	69	-	-	\$0	\$299,570	\$0
2025	70	70	27.4	-	\$10,933	\$305,955	\$10,933
2026	71	71	26.5	-	\$11,545	\$312,074	\$22,479
2027	72	72	25.6	-	\$12,190	\$317,876	\$34,669
2028	73	73	24.7	-	\$12,869	\$323,307	\$47,539
2029	74	74	23.8	-	\$13,584	\$328,306	\$61,123
2030	75	75	22.9	-	\$14,337	\$332,808	\$75,459
2031	76	76	22.0	-	\$15,128	\$336,741	\$90,587
2032	77	77	21.2	-	\$15,884	\$340,109	\$106,471
2033	78	78	20.3	-	\$16,754	\$342,756	\$123,225

# Required Minimum Distributions

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
2034	79	79	19.5	-	\$17,577	\$344,689	\$140,802
2035	80	80	18.7	-	\$18,433	\$345,832	\$159,235
2036	81	81	17.9	-	\$19,320	\$346,103	\$178,555
2037	82	82	17.1	-	\$20,240	\$345,415	\$198,795
2038	83	83	16.3	-	\$21,191	\$343,677	\$219,986
2039	84	84	15.5	-	\$22,173	\$340,794	\$242,159
2040	-	85	-	14.8	\$23,027	\$336,834	\$265,186
2041	-	86	-	14.1	\$23,889	\$331,722	\$289,075
2042	-	87	-	13.4	\$24,755	\$325,384	\$313,830
2043	-	88	-	12.7	\$25,621	\$317,749	\$339,451
2044	-	89	-	12.0	\$26,479	\$308,746	\$365,930
2045	-	90	-	11.4	\$27,083	\$298,563	\$393,013
2046	-	91	-	10.8	\$27,645	\$287,173	\$420,658
2047	-	92	-	10.2	\$28,154	\$274,560	\$448,812
2048	-	93	-	4.6	\$59,687	\$227,766	\$508,499
2049	-	94	-	3.6	\$63,268	\$174,367	\$571,767
2050	-	95	-	2.6	\$67,064	\$113,741	\$638,831
2051	-	96	-	1.6	\$71,088	\$45,212	\$709,920
2052	-	97	-	0.6	\$45,212	\$0	\$755,132

**Red Row:** Estimated Year of Death of Account Owner Based on Single Life Expectancy and Owner's Current Age.

**Blue Row:** Estimated Year of Death of Spouse Beneficiary Based on Single Life Expectancy assuming Owner predeceases Spouse.

## IMPORTANT LEGAL INFORMATION:

This is an educational tool designed to provide you with feedback based on the information that you input and is not intended as investment advice. This is not a recommendation to buy or sell any particular product or security or a definitive answer to your personal financial situation. For a thorough analysis of your financial situation, please contact your financial adviser. These results are hypothetical only and do not reflect any particular financial vehicle. Some financial vehicles have charges, fees, and expenses that are not reflected in the results shown, and the impact of state and local taxes also are not included. If such costs were reflected, the amounts available for distribution would be lower.