

## Minimum Distributions

Case Name  Default Case

Client's First Name  Balance at Beginning of FDY

Client's Last Name  Annual Growth Rate

When Distributions Are Made

First Distribution Year (FDY)

Client's Age in FDY

Client's Year of Death

Beneficiary's Age in FDY

Bene's Year of Death

Client's Single Life Expectancy 16.3

Bene's Single Life Expectancy 17.0

Joint & Survivor Life Expectancy 21.3

Minimum Distributions

## Applicable Divisors

John Doe - Default Case

### General

First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020
Year of Beneficiary's Death	2025
Life Expectancies (Client/Bene/Joint)	16.3 / 17.0 / 21.3

Year	Client's Age	Bene's Age	Spousal Beneficiary	NonSpousal Beneficiary	No Beneficiary
2002	71	70	26.5	26.5	26.5
2003	72	71	25.6	25.6	25.6
2004	73	72	24.7	24.7	24.7
2005	74	73	23.8	23.8	23.8
2006	75	74	22.9	22.9	22.9
2007	76	75	22.0	22.0	22.0
2008	77	76	21.2	21.2	21.2
2009	78	77	20.3	20.3	20.3
2010	79	78	19.5	19.5	19.5
2011	80	79	18.7	18.7	18.7
2012	81	80	17.9	17.9	17.9
2013	82	81	17.1	17.1	17.1
2014	83	82	16.3	16.3	16.3
2015	84	83	15.5	15.5	15.5
2016	85	84	14.8	14.8	14.8
2017	86	85	14.1	14.1	14.1
2018	87	86	13.4	13.4	13.4
2019	88	87	12.7	12.7	12.7
2020	89	88	12.0	12.0	12.0
2021	90	89	5.9	5.9	4.9
2022	91	90	5.5	4.9	3.9
2023	92	91	5.2	3.9	2.9
2024	93	92	4.9	2.9	1.9
2025	94	93	4.6	1.9	1.0
2026	95	94	3.6	1.0	
2027	96	95	2.6		
2028	97	96	1.6		
2029	98	97	1.0		

Minimum Distributions

## Spousal Beneficiary

John Doe - Default Case

### General

First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020
Year of Beneficiary's Death	2025

Year	Client's Age	Bene's Age	Applic Divisor	Beginning Balance	Minimum Distribution	Annual Growth	Ending Balance
2002	71	70	26.5	1,000,000	37,736	100,000	1,062,264
2003	72	71	25.6	1,062,264	41,495	106,226	1,126,996
2004	73	72	24.7	1,126,996	45,627	112,700	1,194,068
2005	74	73	23.8	1,194,068	50,171	119,407	1,263,304
2006	75	74	22.9	1,263,304	55,166	126,330	1,334,468
2007	76	75	22.0	1,334,468	60,658	133,447	1,407,257
2008	77	76	21.2	1,407,257	66,380	140,726	1,481,603
2009	78	77	20.3	1,481,603	72,985	148,160	1,556,778
2010	79	78	19.5	1,556,778	79,835	155,678	1,632,621
2011	80	79	18.7	1,632,621	87,306	163,262	1,708,577
2012	81	80	17.9	1,708,577	95,451	170,858	1,783,984
2013	82	81	17.1	1,783,984	104,327	178,398	1,858,056
2014	83	82	16.3	1,858,056	113,991	185,806	1,929,870
2015	84	83	15.5	1,929,870	124,508	192,987	1,998,349
2016	85	84	14.8	1,998,349	135,024	199,835	2,063,161
2017	86	85	14.1	2,063,161	146,323	206,316	2,123,153
2018	87	86	13.4	2,123,153	158,444	212,315	2,177,024
2019	88	87	12.7	2,177,024	171,419	217,702	2,223,307
2020	89	88	12.0	2,223,307	185,276	222,331	2,260,363
2021	90	89	5.9	2,260,363	383,112	226,036	2,103,287
2022	91	90	5.5	2,103,287	382,416	210,329	1,931,199
2023	92	91	5.2	1,931,199	371,385	193,120	1,752,935
2024	93	92	4.9	1,752,935	357,742	175,293	1,570,487
2025	94	93	4.6	1,570,487	341,410	157,049	1,386,125
2026	95	94	3.6	1,386,125	385,035	138,613	1,139,703
2027	96	95	2.6	1,139,703	438,347	113,970	815,326
2028	97	96	1.6	815,326	509,579	81,533	387,280
2029	98	97	1.0	387,280	426,008	38,728	0

Minimum Distributions

**Non-Spousal Beneficiary**

*John Doe - Default Case*

General	
First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020
Year of Beneficiary's Death	2025

Year	Client's Age	Bene's Age	Applic Divisor	Beginning Balance	Minimum Distribution	Annual Growth	Ending Balance
2002	71	70	26.5	1,000,000	37,736	100,000	1,062,264
2003	72	71	25.6	1,062,264	41,495	106,226	1,126,996
2004	73	72	24.7	1,126,996	45,627	112,700	1,194,068
2005	74	73	23.8	1,194,068	50,171	119,407	1,263,304
2006	75	74	22.9	1,263,304	55,166	126,330	1,334,468
2007	76	75	22.0	1,334,468	60,658	133,447	1,407,257
2008	77	76	21.2	1,407,257	66,380	140,726	1,481,603
2009	78	77	20.3	1,481,603	72,985	148,160	1,556,778
2010	79	78	19.5	1,556,778	79,835	155,678	1,632,621
2011	80	79	18.7	1,632,621	87,306	163,262	1,708,577
2012	81	80	17.9	1,708,577	95,451	170,858	1,783,984
2013	82	81	17.1	1,783,984	104,327	178,398	1,858,056
2014	83	82	16.3	1,858,056	113,991	185,806	1,929,870
2015	84	83	15.5	1,929,870	124,508	192,987	1,998,349
2016	85	84	14.8	1,998,349	135,024	199,835	2,063,161
2017	86	85	14.1	2,063,161	146,323	206,316	2,123,153
2018	87	86	13.4	2,123,153	158,444	212,315	2,177,024
2019	88	87	12.7	2,177,024	171,419	217,702	2,223,307
2020	89	88	12.0	2,223,307	185,276	222,331	2,260,363
2021	90	89	5.9	2,260,363	383,112	226,036	2,103,287
2022	91	90	4.9	2,103,287	429,242	210,329	1,884,373
2023	92	91	3.9	1,884,373	483,173	188,437	1,589,638
2024	93	92	2.9	1,589,638	548,151	158,964	1,200,451
2025	94	93	1.9	1,200,451	631,816	120,045	688,680
2026	95	94	1.0	688,680	757,547	68,868	0

## Minimum Distributions

### No Beneficiary

John Doe - Default Case

#### General

First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020

Year	Client's Age	Applic Divisor	Beginning Balance	Minimum Distribution	Annual Growth	Ending Balance
2002	71	26.5	1,000,000	37,736	100,000	1,062,264
2003	72	25.6	1,062,264	41,495	106,226	1,126,996
2004	73	24.7	1,126,996	45,627	112,700	1,194,068
2005	74	23.8	1,194,068	50,171	119,407	1,263,304
2006	75	22.9	1,263,304	55,166	126,330	1,334,468
2007	76	22.0	1,334,468	60,658	133,447	1,407,257
2008	77	21.2	1,407,257	66,380	140,726	1,481,603
2009	78	20.3	1,481,603	72,985	148,160	1,556,778
2010	79	19.5	1,556,778	79,835	155,678	1,632,621
2011	80	18.7	1,632,621	87,306	163,262	1,708,577
2012	81	17.9	1,708,577	95,451	170,858	1,783,984
2013	82	17.1	1,783,984	104,327	178,398	1,858,056
2014	83	16.3	1,858,056	113,991	185,806	1,929,870
2015	84	15.5	1,929,870	124,508	192,987	1,998,349
2016	85	14.8	1,998,349	135,024	199,835	2,063,161
2017	86	14.1	2,063,161	146,323	206,316	2,123,153
2018	87	13.4	2,123,153	158,444	212,315	2,177,024
2019	88	12.7	2,177,024	171,419	217,702	2,223,307
2020	89	12.0	2,223,307	185,276	222,331	2,260,363
2021	90	4.9	2,260,363	461,298	226,036	2,025,100
2022	91	3.9	2,025,100	519,256	202,510	1,708,354
2023	92	2.9	1,708,354	589,088	170,835	1,290,102
2024	93	1.9	1,290,102	679,001	129,010	740,111
2025	94	1.0	740,111	814,122	74,011	0

Minimum Distributions

## Minimum Distributions Comparison

John Doe - Default Case

General	
First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020
Year of Beneficiary's Death	2025
Life Expectancies (Client/Bene/Joint)	16.3 / 17.0 / 21.3

Year	Client's Age	Bene's Age	Spousal Beneficiary	NonSpousal Beneficiary	No Beneficiary
2002	71	70	37,736	37,736	37,736
2003	72	71	41,495	41,495	41,495
2004	73	72	45,627	45,627	45,627
2005	74	73	50,171	50,171	50,171
2006	75	74	55,166	55,166	55,166
2007	76	75	60,658	60,658	60,658
2008	77	76	66,380	66,380	66,380
2009	78	77	72,985	72,985	72,985
2010	79	78	79,835	79,835	79,835
2011	80	79	87,306	87,306	87,306
2012	81	80	95,451	95,451	95,451
2013	82	81	104,327	104,327	104,327
2014	83	82	113,991	113,991	113,991
2015	84	83	124,508	124,508	124,508
2016	85	84	135,024	135,024	135,024
2017	86	85	146,323	146,323	146,323
2018	87	86	158,444	158,444	158,444
2019	88	87	171,419	171,419	171,419
2020	89	88	185,276	185,276	185,276
2021	90	89	383,112	383,112	461,298
2022	91	90	382,416	429,242	519,256
2023	92	91	371,385	483,173	589,088
2024	93	92	357,742	548,151	679,001
2025	94	93	341,410	631,816	814,122
2026	95	94	385,035	757,547	
2027	96	95	438,347		
2028	97	96	509,579		
2029	98	97	426,008		

Minimum Distributions

## Ending Balances Comparison

John Doe - Default Case

General	
First Distribution Year (FDY)	2002
Balance at Beginning of FDY	1,000,000
Annual Growth Rate	10.0%
When Distributions Are Made	End of Year
Year of Client's Death	2020
Year of Beneficiary's Death	2025
Life Expectancies (Client/Bene/Joint)	16.3 / 17.0 / 21.3

Year	Client's Age	Bene's Age	Spousal Beneficiary	NonSpousal Beneficiary	No Beneficiary
2002	71	70	1,062,264	1,062,264	1,062,264
2003	72	71	1,126,996	1,126,996	1,126,996
2004	73	72	1,194,068	1,194,068	1,194,068
2005	74	73	1,263,304	1,263,304	1,263,304
2006	75	74	1,334,468	1,334,468	1,334,468
2007	76	75	1,407,257	1,407,257	1,407,257
2008	77	76	1,481,603	1,481,603	1,481,603
2009	78	77	1,556,778	1,556,778	1,556,778
2010	79	78	1,632,621	1,632,621	1,632,621
2011	80	79	1,708,577	1,708,577	1,708,577
2012	81	80	1,783,984	1,783,984	1,783,984
2013	82	81	1,858,056	1,858,056	1,858,056
2014	83	82	1,929,870	1,929,870	1,929,870
2015	84	83	1,998,349	1,998,349	1,998,349
2016	85	84	2,063,161	2,063,161	2,063,161
2017	86	85	2,123,153	2,123,153	2,123,153
2018	87	86	2,177,024	2,177,024	2,177,024
2019	88	87	2,223,307	2,223,307	2,223,307
2020	89	88	2,260,363	2,260,363	2,260,363
2021	90	89	2,103,287	2,103,287	2,025,100
2022	91	90	1,931,199	1,884,373	1,708,354
2023	92	91	1,752,935	1,589,638	1,290,102
2024	93	92	1,570,487	1,200,451	740,111
2025	94	93	1,386,125	688,680	0
2026	95	94	1,139,703	0	
2027	96	95	815,326		
2028	97	96	387,280		
2029	98	97	0		