



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

*Prepared on:* November 16, 2010

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# 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, 1931  
 Owner's Age Today: 79 yrs.  
 Owner's Age By End of This Year: 79 yrs.  
 Owner's Age 70½ Year: 2001

Year	Account Owner's Age	Life Expectancy Factor	Annual Required Minimum Distributions	Account Balance (Year End)	Cumulative Sum of Distributions
2010	79	19.5	\$6,410	\$124,519	\$6,410
2011	80	18.7	\$6,659	\$123,753	\$13,069
2012	81	17.9	\$6,914	\$122,682	\$19,983
2013	82	17.1	\$7,174	\$121,283	\$27,157
2014	83	16.3	\$7,441	\$119,534	\$34,598
2015	84	15.5	\$7,712	\$117,414	\$42,310
2016	85	14.8	\$7,933	\$114,954	\$50,243
2017	86	14.1	\$8,153	\$112,141	\$58,396
2018	87	13.4	\$8,369	\$108,961	\$66,764
2019	88	12.7	\$8,580	\$105,401	\$75,344
2020	89	12.0	\$8,783	\$101,448	\$84,128
2021	90	5.9	\$17,195	\$88,466	\$101,322
2022	91	4.9	\$18,054	\$73,933	\$119,376
2023	92	3.9	\$18,957	\$57,724	\$138,334
2024	93	2.9	\$19,905	\$39,710	\$158,238
2025	94	1.9	\$20,900	\$19,751	\$179,139
2026	95	0.9	\$19,751	\$0	\$198,889

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

## 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.