

Your Personal
Required Minimum Distribution (RMD)
Calculation for 2013

Plan Information

Type of plan *	IRA
Account name	Super Duper IRA

Planholder Information

Name	Sally Smith
Date of birth	September 9, 1939
Date when age 70-1/2	March 9, 2010
Required Beginning Date (RBD)	April 1, 2011

Required Minimum Distribution (RMD) Formula

Plan value on December 31, 2012	\$1,000,000
Divided by factor from IRS Uniform Lifetime Table for age 74	23.8
Equals the amount you must withdraw	\$42,017
by December 31, 2013 to avoid an IRS penalty of up to \$21,008	

* To comply with IRS regulations, an individual RMD must be calculated for each IRA plan, each year after the Required Beginning Date. If you have multiple IRA accounts you may aggregate the total RMD for each IRA plan then take the distribution from any one or more accounts as you choose. This calculation pertains to the IRA owner only; different factors are used for beneficiary calculations.

prepared by Michael J. Prestwich ImagiSOFT, Inc.
(877) 510-4702 michael.prestwich@imagisoft.com

Consult your tax advisor regarding your particular situation.