

Your Personal
Required Minimum Distribution (RMBD)
Calculation for 2017

Inherited Plan Information

Type of plan *	IRA
Account name	Super Duper IRA

Plan Beneficiary Information

Name	Sally G. Sample
Date of birth	August 4, 1960
Original planholder's date of death	December 7, 2004
Required Beginning Date (RBD)	December 31, 2005
Age of beneficiary on RBD	45

Required Minimum Distribution (RMBD) Formula

Plan value on December 31, 2016	\$267,554
Divided by factor from IRS Single Life Expectancy Table for age 45 minus 12	26.8
Equals the amount you must withdraw	\$9,983
by December 31, 2017 to avoid an IRS penalty of up to \$4,992	

* To comply with IRS regulations, non-spouse beneficiaries must begin distributions by December 31 of the year following the year of the planholder's death. If the planholder's death occurred prior to their RMD beginning date, the five-year distribution rule is also available to the receiving beneficiary.

Consult your tax advisor regarding your particular situation.

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