

# The "Stretch" IRA Concept Analysis

A Future Distribution Choice For Your IRA Beneficiaries

Prepared For  
**Mr. Valued Client**

Presented By  
**Senior Financial Advisor**





# Contents & Disclaimer

## Contents

**Analysis Assumptions**  
**Client & Spouse Annual Distributions**  
**Summary of Distributions**  
**Beneficiaries Potential Loss to Income Taxes**  
**Beneficiary's Distribution Example**

## Disclaimer

This report contains very specific computations concerning the value of retirement assets today, the value of retirement assets in the future, and the taxes, which may be assessed against these assets at any given point in time. These computations are based upon assumptions concerning the value of assets today, the rate at which assets may appreciate, life expectancies, and the rates for income and estate taxation. These assumptions are only a "best guess" and must be carefully reviewed to determine if they are reasonable. The actual values, life expectancies, rates of growth and tax rates may be significantly different from those illustrated. The actual taxes due may be significantly greater or smaller than those illustrated.

This report demonstrates a planning strategy for retirement assets that are potentially subject to income and estate taxes. There are a number of techniques, which are beyond the scope of this report. One or more of these techniques if appropriate, and if used in conjunction with the techniques explored herein, might reduce taxes below those illustrated by this program.

The software used to produce this report has been designed to assist the financial services professional in educating clients on important decisions that may affect their retirement assets. The role of the financial services professional is to help the client meet current and future financial needs. In order to determine the amount of these needs, the financial services professional must discuss with the client certain legal and tax planning concepts. Estate planning for retirement assets involves an in-depth analysis of financial, legal, and tax issues, which should be coordinated with the client's attorney and tax advisor. By using the software that produces this report, financial service professionals can illustrate various planning scenarios to assist the client and their attorney and tax advisor in establishing the most appropriate retirement distribution plan. Since this type of planning involves the application of technical tax laws to a client's unique situation, the client should consult with their tax advisor in determining the suitability of any particular planning technique. The client should also consult an attorney because this type of planning may involve the preparation of legal documents that only an attorney can implement.



# Analysis Assumptions



**Analysis Date: 03/14/2007**

## Client & Spouse Information:

Client Name: Mr. Valued Client

Spouse Name: Mrs. Valued Client

Age (DOB): 62 (12/31/1945)

Age (DOB): 61 (12/31/1946)

Final Distribution Age (Year): 80 (2025)

Final Distribution Age (Year): 83 (2029)

## IRA Information:

Starting Balance: \$300,000.00

Base Interest Rate: 6.00%

Interest Rate Bonus: 0%

Bonus Years:

Premium Bonus Rate: 0.00%

Premium Bonus Amount: \$0.00

Deposits: No Additional Deposits.

Distributions: Minimum Required Distributions.

Income Tax Rate: 28.00% (Hypothetical Rate for Beneficiaries)

## Multi-Generation Advantages:

### MRD Method - Stage 1:

Uniform Lifetime Table Used Based On Client's Age

### MRD Method - Stage 2:

Uniform Lifetime Table Based On Spouse's Age

### MRD Method - Stage 3:

Term Certain Method Based On Beneficiary Age Year after Inheritance

## Beneficiary Information

Beneficiary Name	Relationship	DOB	Current Age	Allocation
Child 1	Child	12/31/1973	34	16.67%
Child 2	Child	12/31/1976	31	16.67%
Grandchild 1	Grandchild	12/31/1999	8	16.67%
Grandchild 2	Grandchild	12/31/2002	5	16.67%
Grandchild 3	Grandchild	12/31/2004	3	16.67%
Grandchild 4	Grandchild	12/31/2006	1	16.67%



# Client & Spouse Annual Distributions



Client Name: **Mr. Valued Client**

Spouse Name: **Mrs. Valued Client**

Age (DOB): 62 (12/31/1945)

Age (DOB): 61 (12/31/1946)

Final Distribution Age (Year): 80 (2025)

Final Distribution Age (Year): 83 (2029)

Starting Balance: **\$300,000.00**

Balance On Death To Beneficiaries: **\$574,275.00**

Base Interest Rate: 6.00%

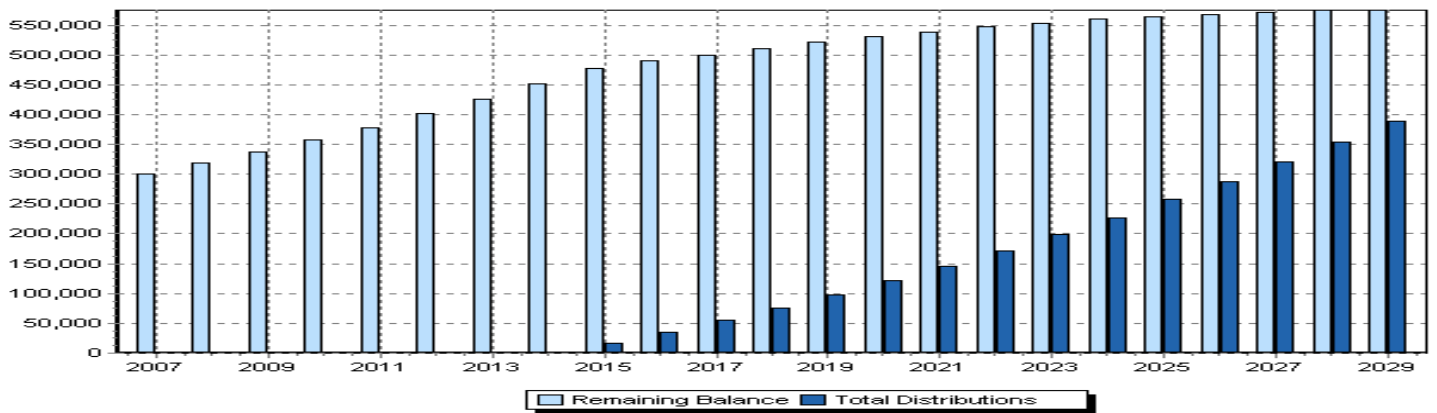
Interest Rate Bonus: 0%

Bonus Years:

Premium Bonus Rate: 0.00%

Premium Bonus Amount: \$0.00

IRA Age	Year	Age Client	Age Spouse	LX Factor	BOY Balance	Interest Rate	Interest Earned	EOY Distribution	Total Distribution
1	2007	62	61	0	\$300,000	6%	\$18,000	\$0	\$0
2	2008	63	62	0	\$318,000	6%	\$19,080	\$0	\$0
3	2009	64	63	0	\$337,080	6%	\$20,225	\$0	\$0
4	2010	65	64	0	\$357,305	6%	\$21,438	\$0	\$0
5	2011	66	65	0	\$378,743	6%	\$22,725	\$0	\$0
6	2012	67	66	0	\$401,468	6%	\$24,088	\$0	\$0
7	2013	68	67	0	\$425,556	6%	\$25,533	\$0	\$0
8	2014	69	68	0	\$451,089	6%	\$27,065	\$0	\$0
9	2015	70	69	27.4	\$478,154	6%	\$28,689	\$17,451	\$17,451
10	2016	71	70	26.5	\$489,392	6%	\$29,364	\$18,468	\$35,919
11	2017	72	71	25.6	\$500,288	6%	\$30,017	\$19,542	\$55,461
12	2018	73	72	24.7	\$510,763	6%	\$30,646	\$20,679	\$76,140
13	2019	74	73	23.8	\$520,730	6%	\$31,244	\$21,879	\$98,019
14	2020	75	74	22.9	\$530,095	6%	\$31,806	\$23,148	\$121,167
15	2021	76	75	22	\$538,753	6%	\$32,325	\$24,489	\$145,656
16	2022	77	76	21.2	\$546,589	6%	\$32,795	\$25,782	\$171,438
17	2023	78	77	20.3	\$553,602	6%	\$33,216	\$27,271	\$198,709
18	2024	79	78	19.5	\$559,547	6%	\$33,573	\$28,695	\$227,404
19	2025	80	79	18.7	\$564,425	6%	\$33,866	\$30,183	\$257,587
20	2026		80	18.7	\$568,108	6%	\$34,086	\$30,380	\$287,967
21	2027		81	17.9	\$571,814	6%	\$34,309	\$31,945	\$319,912
22	2028		82	17.1	\$574,178	6%	\$34,451	\$33,578	\$353,490
23	2029		83	16.3	\$575,051	6%	\$34,503	\$35,279	\$388,769



# Summary of Distributions



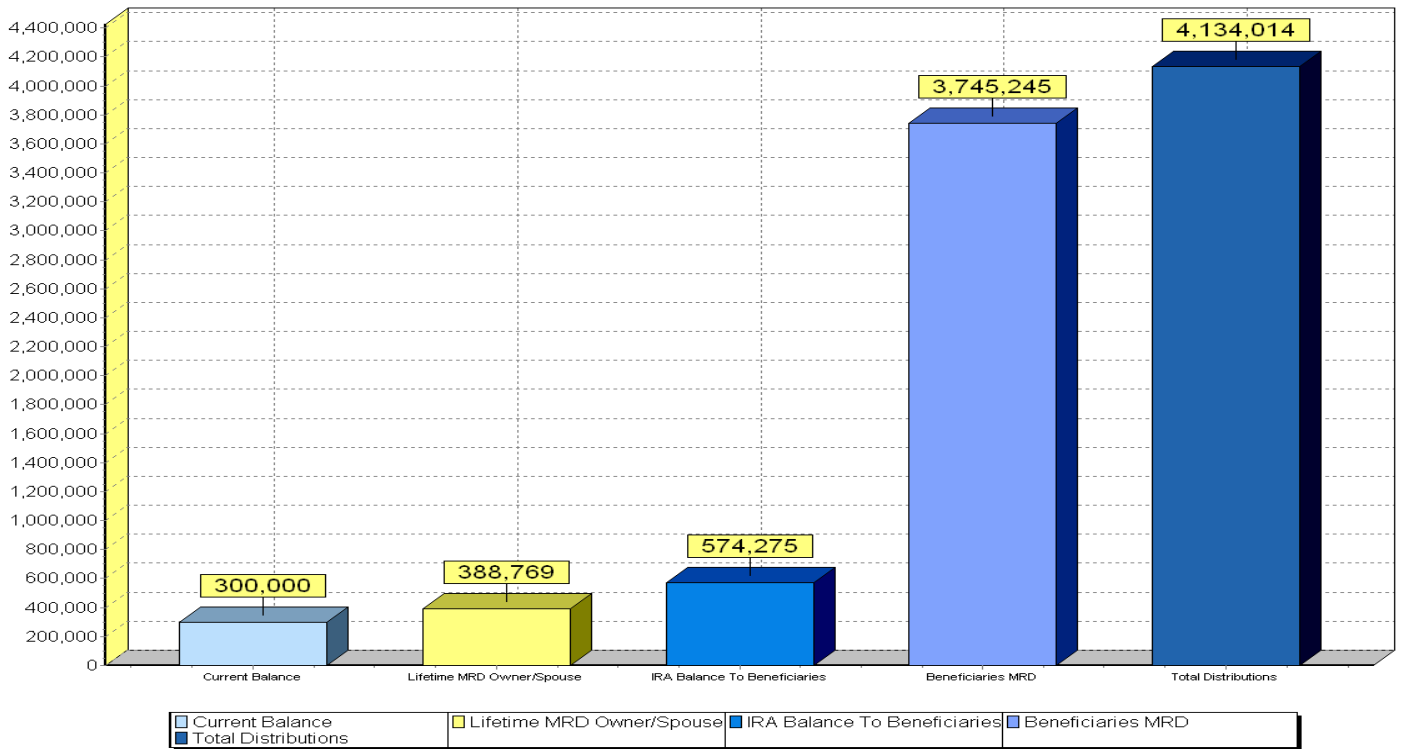
## Client IRA Information:

Client Name: **Mr. Valued Client**

Spouse Name: **Mrs. Valued Client**

Name	Relationship	Allocation	Starting Balance	Age Titled	LX Factor	Distribution Years	Gross Distributions
Mr. Valued Client	Client	100%	\$300,000.00	62	27.4	2015 - 2025	\$257,587.00
Mrs. Valued Client	Spouse	100%	\$568,108.00	80	18.7	2026 - 2029	\$131,182.00
Child 1	Child	16.66666666	\$95,712.50	57	27.9	2030 - 2058	\$253,891.00
Child 2	Child	16.66666666	\$95,712.50	54	30.5	2030 - 2061	\$280,343.00
Grandchild 1	Grandchild	16.66666666	\$95,712.50	31	52.4	2030 - 2083	\$682,952.00
Grandchild 2	Grandchild	16.66666666	\$95,712.50	28	55.3	2030 - 2086	\$773,894.00
Grandchild 3	Grandchild	16.66666666	\$95,712.50	26	57.2	2030 - 2088	\$840,611.00
Grandchild 4	Grandchild	16.66666666	\$95,712.50	24	59.1	2030 - 2090	\$913,554.00

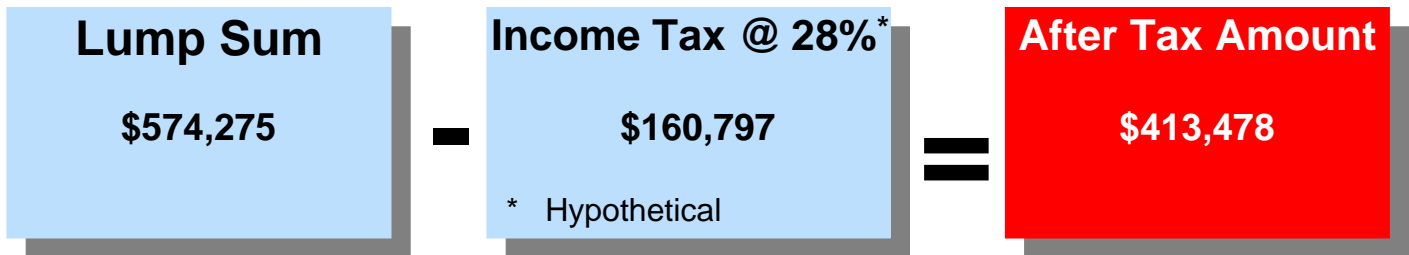
## IRA Lifetime Summary





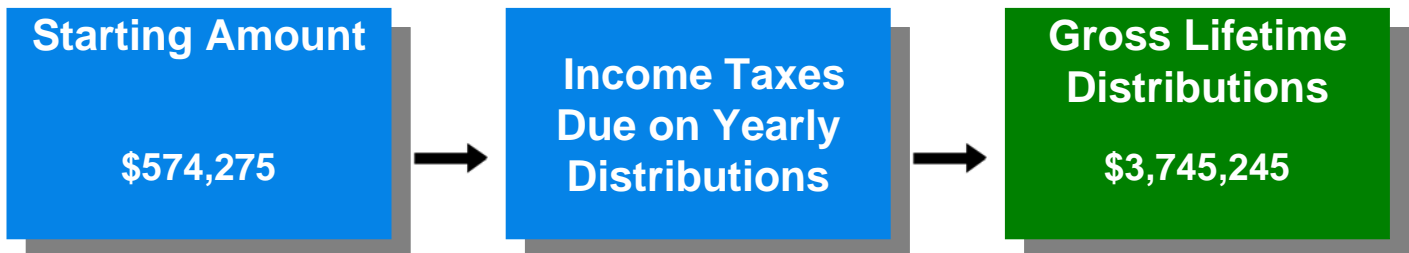
## Lump Sum Distribution

- \* Tax Deferred Growth Lost
- \* Income Taxes Due



## Life Expectancy

- \* Tax Deferred Growth Continues
- \* Beneficiaries Receive Lifetime Income





# Beneficiary's Distribution Example



**Beneficiary Name: Child 1**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Child

Interest Rate:

6%

Year At Possession: **2030**

Total Interest Earned:

\$158,178

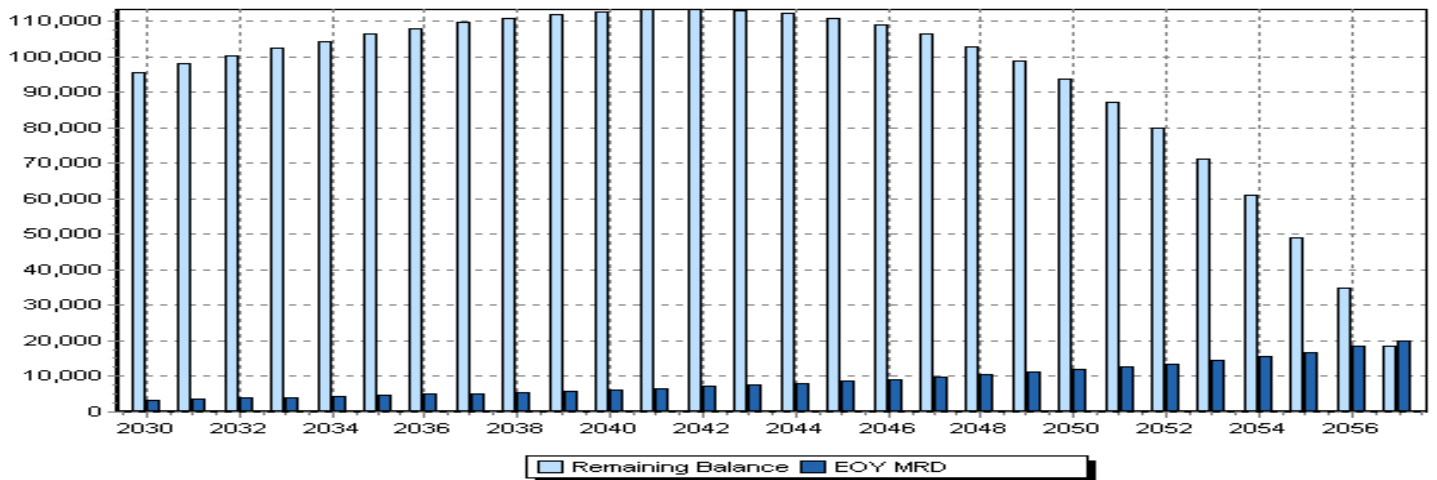
Age At Possession: **57**

Inception Age: 34

**Total Distributions:**

**\$253,891**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	57	27.9	\$95,713	\$5,743	\$3,431	2044	71	13.9	\$112,258	\$6,735	\$8,076
2031	58	26.9	\$98,025	\$5,882	\$3,644	2045	72	12.9	\$110,916	\$6,655	\$8,598
2032	59	25.9	\$100,263	\$6,016	\$3,871	2046	73	11.9	\$108,974	\$6,538	\$9,157
2033	60	24.9	\$102,408	\$6,144	\$4,113	2047	74	10.9	\$106,354	\$6,381	\$9,757
2034	61	23.9	\$104,438	\$6,266	\$4,370	2048	75	9.9	\$102,978	\$6,179	\$10,402
2035	62	22.9	\$106,334	\$6,380	\$4,643	2049	76	8.9	\$98,756	\$5,925	\$11,096
2036	63	21.9	\$108,072	\$6,484	\$4,935	2050	77	7.9	\$93,584	\$5,615	\$11,846
2037	64	20.9	\$109,620	\$6,577	\$5,245	2051	78	6.9	\$87,354	\$5,241	\$12,660
2038	65	19.9	\$110,952	\$6,657	\$5,575	2052	79	5.9	\$79,934	\$4,796	\$13,548
2039	66	18.9	\$112,034	\$6,722	\$5,928	2053	80	4.9	\$71,182	\$4,271	\$14,527
2040	67	17.9	\$112,828	\$6,770	\$6,303	2054	81	3.9	\$60,926	\$3,656	\$15,622
2041	68	16.9	\$113,296	\$6,798	\$6,704	2055	82	2.9	\$48,960	\$2,938	\$16,883
2042	69	15.9	\$113,390	\$6,803	\$7,131	2056	83	1.9	\$35,016	\$2,101	\$18,429
2043	70	14.9	\$113,062	\$6,784	\$7,588	2057	84	0.9	\$18,688	\$1,121	\$19,809





# Beneficiary's Distribution Example



**Beneficiary Name: Child 2**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Child

Interest Rate:

6%

Year At Possession: **2030**

Total Interest Earned:

\$184,630

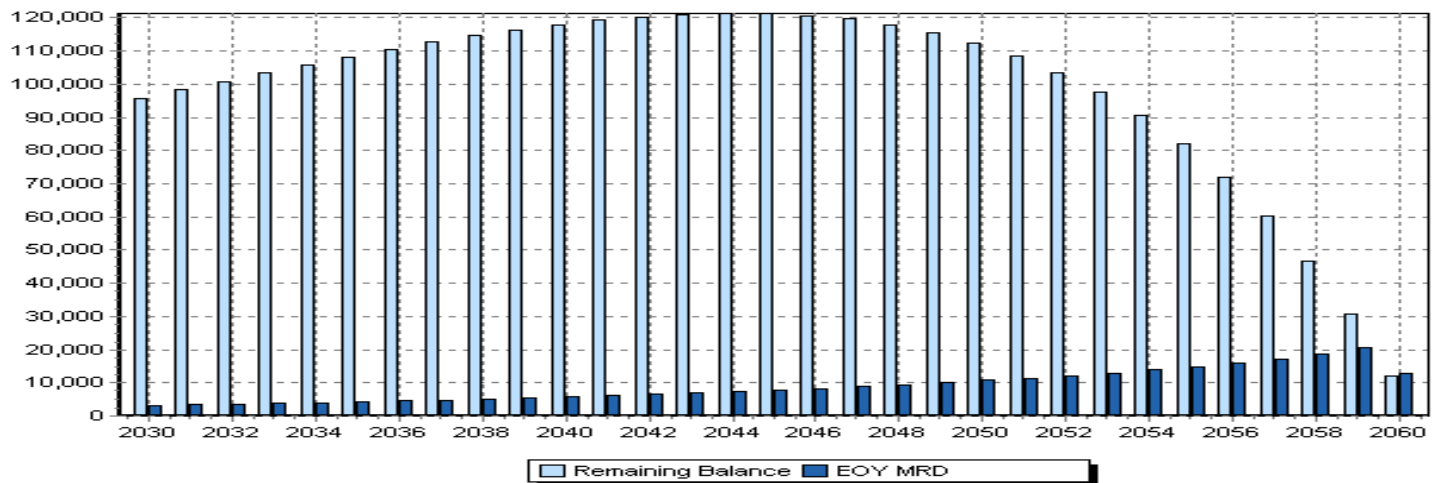
Age At Possession: **54**

Inception Age: 31

**Total Distributions:**

**\$280,343**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	54	30.5	\$95,713	\$5,743	\$3,138	2046	70	14.5	\$120,680	\$7,241	\$8,323
2031	55	29.5	\$98,318	\$5,899	\$3,333	2047	71	13.5	\$119,598	\$7,176	\$8,859
2032	56	28.5	\$100,884	\$6,053	\$3,540	2048	72	12.5	\$117,916	\$7,075	\$9,433
2033	57	27.5	\$103,397	\$6,204	\$3,760	2049	73	11.5	\$115,558	\$6,933	\$10,049
2034	58	26.5	\$105,840	\$6,350	\$3,994	2050	74	10.5	\$112,442	\$6,747	\$10,709
2035	59	25.5	\$108,196	\$6,492	\$4,243	2051	75	9.5	\$108,480	\$6,509	\$11,419
2036	60	24.5	\$110,446	\$6,627	\$4,508	2052	76	8.5	\$103,570	\$6,214	\$12,185
2037	61	23.5	\$112,564	\$6,754	\$4,790	2053	77	7.5	\$97,598	\$5,856	\$13,013
2038	62	22.5	\$114,528	\$6,872	\$5,090	2054	78	6.5	\$90,442	\$5,427	\$13,914
2039	63	21.5	\$116,310	\$6,979	\$5,410	2055	79	5.5	\$81,954	\$4,917	\$14,901
2040	64	20.5	\$117,880	\$7,073	\$5,750	2056	80	4.5	\$71,970	\$4,318	\$15,993
2041	65	19.5	\$119,202	\$7,152	\$6,113	2057	81	3.5	\$60,296	\$3,618	\$17,227
2042	66	18.5	\$120,242	\$7,215	\$6,500	2058	82	2.5	\$46,686	\$2,801	\$18,674
2043	67	17.5	\$120,956	\$7,257	\$6,912	2059	83	1.5	\$30,814	\$1,849	\$20,543
2044	68	16.5	\$121,302	\$7,278	\$7,352	2060	84	0.5	\$12,120	\$727	\$12,847
2045	69	15.5	\$121,228	\$7,274	\$7,821						





# Beneficiary's Distribution Example



**Beneficiary Name: Grandchild 1**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Grandchild

Interest Rate: 6%

Year At Possession: **2030**

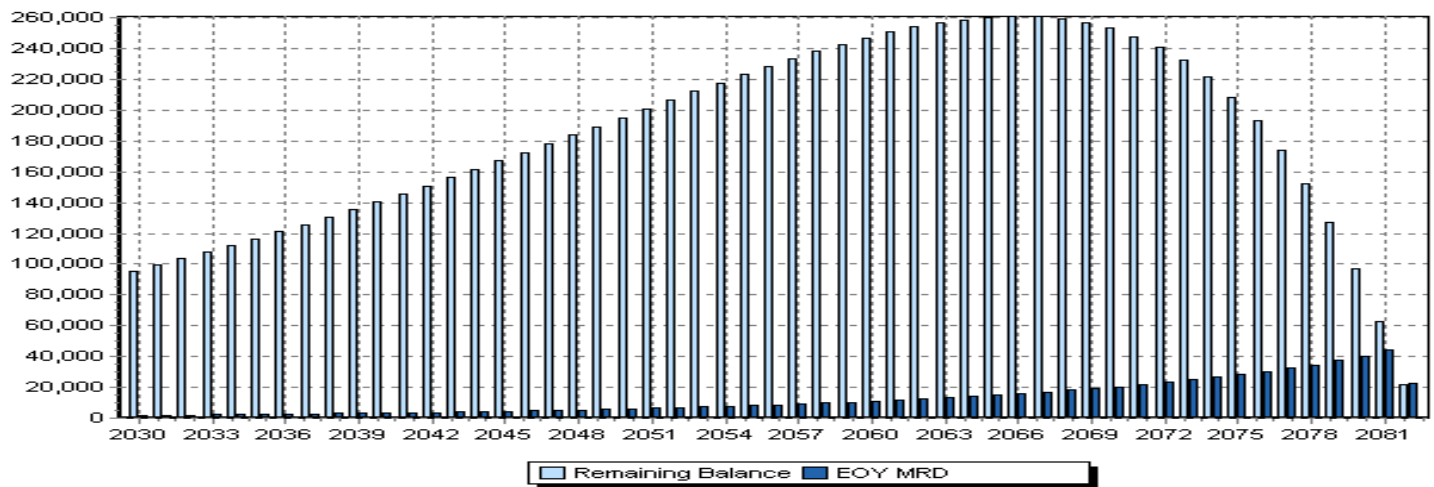
Total Interest Earned: \$587,240

Age At Possession: **31**

Inception Age: 8

**Total Distributions: \$682,952**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	31	52.4	\$95,713	\$5,743	\$1,827	2057	58	25.4	\$233,226	\$13,994	\$9,182
2031	32	51.4	\$99,629	\$5,978	\$1,938	2058	59	24.4	\$238,038	\$14,282	\$9,756
2032	33	50.4	\$103,669	\$6,220	\$2,057	2059	60	23.4	\$242,564	\$14,554	\$10,366
2033	34	49.4	\$107,832	\$6,470	\$2,183	2060	61	22.4	\$246,752	\$14,805	\$11,016
2034	35	48.4	\$112,118	\$6,727	\$2,316	2061	62	21.4	\$250,542	\$15,033	\$11,708
2035	36	47.4	\$116,530	\$6,992	\$2,458	2062	63	20.4	\$253,866	\$15,232	\$12,444
2036	37	46.4	\$121,064	\$7,264	\$2,609	2063	64	19.4	\$256,654	\$15,399	\$13,230
2037	38	45.4	\$125,718	\$7,543	\$2,769	2064	65	18.4	\$258,824	\$15,529	\$14,067
2038	39	44.4	\$130,492	\$7,830	\$2,939	2065	66	17.4	\$260,286	\$15,617	\$14,959
2039	40	43.4	\$135,384	\$8,123	\$3,119	2066	67	16.4	\$260,944	\$15,657	\$15,911
2040	41	42.4	\$140,388	\$8,423	\$3,311	2067	68	15.4	\$260,690	\$15,641	\$16,928
2041	42	41.4	\$145,500	\$8,730	\$3,514	2068	69	14.4	\$259,402	\$15,564	\$18,014
2042	43	40.4	\$150,716	\$9,043	\$3,731	2069	70	13.4	\$256,952	\$15,417	\$19,176
2043	44	39.4	\$156,028	\$9,362	\$3,960	2070	71	12.4	\$253,194	\$15,192	\$20,419
2044	45	38.4	\$161,430	\$9,686	\$4,204	2071	72	11.4	\$247,966	\$14,878	\$21,751
2045	46	37.4	\$166,912	\$10,015	\$4,463	2072	73	10.4	\$241,094	\$14,466	\$23,182
2046	47	36.4	\$172,464	\$10,348	\$4,738	2073	74	9.4	\$232,378	\$13,943	\$24,721
2047	48	35.4	\$178,074	\$10,684	\$5,030	2074	75	8.4	\$221,600	\$13,296	\$26,381
2048	49	34.4	\$183,728	\$11,024	\$5,341	2075	76	7.4	\$208,514	\$12,511	\$28,178
2049	50	33.4	\$189,410	\$11,365	\$5,671	2076	77	6.4	\$192,848	\$11,571	\$30,132
2050	51	32.4	\$195,104	\$11,706	\$6,022	2077	78	5.4	\$174,286	\$10,457	\$32,275
2051	52	31.4	\$200,788	\$12,047	\$6,395	2078	79	4.4	\$152,468	\$9,148	\$34,652
2052	53	30.4	\$206,440	\$12,386	\$6,791	2079	80	3.4	\$126,964	\$7,618	\$37,342
2053	54	29.4	\$212,036	\$12,722	\$7,212	2080	81	2.4	\$97,240	\$5,834	\$40,517
2054	55	28.4	\$217,546	\$13,053	\$7,660	2081	82	1.4	\$62,558	\$3,753	\$44,684
2055	56	27.4	\$222,938	\$13,376	\$8,136	2082	83	0.4	\$21,626	\$1,298	\$22,924
2056	57	26.4	\$228,178	\$13,691	\$8,643						





# Beneficiary's Distribution Example



**Beneficiary Name: Grandchild 2**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Grandchild

Interest Rate: 6%

Year At Possession: **2030**

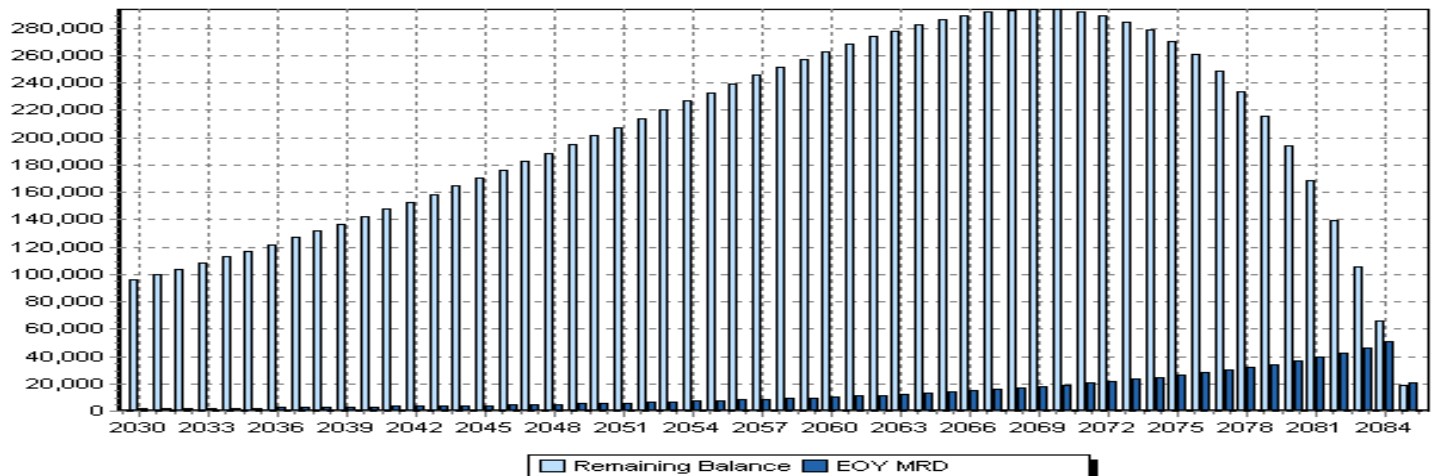
Total Interest Earned: \$678,181

Age At Possession: **28**

Inception Age: 5

**Total Distributions: \$773,894**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	28	55.3	\$95,713	\$5,743	\$1,731	2058	56	27.3	\$251,494	\$15,090	\$9,212
2031	29	54.3	\$99,725	\$5,984	\$1,837	2059	57	26.3	\$257,372	\$15,442	\$9,786
2032	30	53.3	\$103,872	\$6,232	\$1,949	2060	58	25.3	\$263,028	\$15,782	\$10,396
2033	31	52.3	\$108,154	\$6,489	\$2,068	2061	59	24.3	\$268,414	\$16,105	\$11,046
2034	32	51.3	\$112,576	\$6,755	\$2,194	2062	60	23.3	\$273,472	\$16,408	\$11,737
2035	33	50.3	\$117,136	\$7,028	\$2,329	2063	61	22.3	\$278,144	\$16,689	\$12,473
2036	34	49.3	\$121,836	\$7,310	\$2,471	2064	62	21.3	\$282,360	\$16,942	\$13,256
2037	35	48.3	\$126,674	\$7,600	\$2,623	2065	63	20.3	\$286,046	\$17,163	\$14,091
2038	36	47.3	\$131,652	\$7,899	\$2,783	2066	64	19.3	\$289,118	\$17,347	\$14,980
2039	37	46.3	\$136,768	\$8,206	\$2,954	2067	65	18.3	\$291,484	\$17,489	\$15,928
2040	38	45.3	\$142,020	\$8,521	\$3,135	2068	66	17.3	\$293,046	\$17,583	\$16,939
2041	39	44.3	\$147,406	\$8,844	\$3,327	2069	67	16.3	\$293,690	\$17,621	\$18,018
2042	40	43.3	\$152,922	\$9,175	\$3,532	2070	68	15.3	\$293,292	\$17,598	\$19,169
2043	41	42.3	\$158,566	\$9,514	\$3,749	2071	69	14.3	\$291,722	\$17,503	\$20,400
2044	42	41.3	\$164,330	\$9,860	\$3,979	2072	70	13.3	\$288,824	\$17,329	\$21,716
2045	43	40.3	\$170,212	\$10,213	\$4,224	2073	71	12.3	\$284,438	\$17,066	\$23,125
2046	44	39.3	\$176,200	\$10,572	\$4,483	2074	72	11.3	\$278,378	\$16,703	\$24,635
2047	45	38.3	\$182,290	\$10,937	\$4,760	2075	73	10.3	\$270,446	\$16,227	\$26,257
2048	46	37.3	\$188,466	\$11,308	\$5,053	2076	74	9.3	\$260,416	\$15,625	\$28,002
2049	47	36.3	\$194,722	\$11,683	\$5,364	2077	75	8.3	\$248,040	\$14,882	\$29,884
2050	48	35.3	\$201,040	\$12,062	\$5,695	2078	76	7.3	\$233,038	\$13,982	\$31,923
2051	49	34.3	\$207,408	\$12,444	\$6,047	2079	77	6.3	\$215,096	\$12,906	\$34,142
2052	50	33.3	\$213,804	\$12,828	\$6,421	2080	78	5.3	\$193,860	\$11,632	\$36,577
2053	51	32.3	\$220,212	\$13,213	\$6,818	2081	79	4.3	\$168,916	\$10,135	\$39,283
2054	52	31.3	\$226,606	\$13,596	\$7,240	2082	80	3.3	\$139,768	\$8,386	\$42,354
2055	53	30.3	\$232,962	\$13,978	\$7,689	2083	81	2.3	\$105,800	\$6,348	\$46,000
2056	54	29.3	\$239,252	\$14,355	\$8,166	2084	82	1.3	\$66,148	\$3,969	\$50,883
2057	55	28.3	\$245,440	\$14,726	\$8,673	2085	83	0.3	\$19,234	\$1,154	\$20,388



# Beneficiary's Distribution Example



**Beneficiary Name: Grandchild 3**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Grandchild

Interest Rate:

6%

Year At Possession: **2030**

Total Interest Earned:

\$744,898

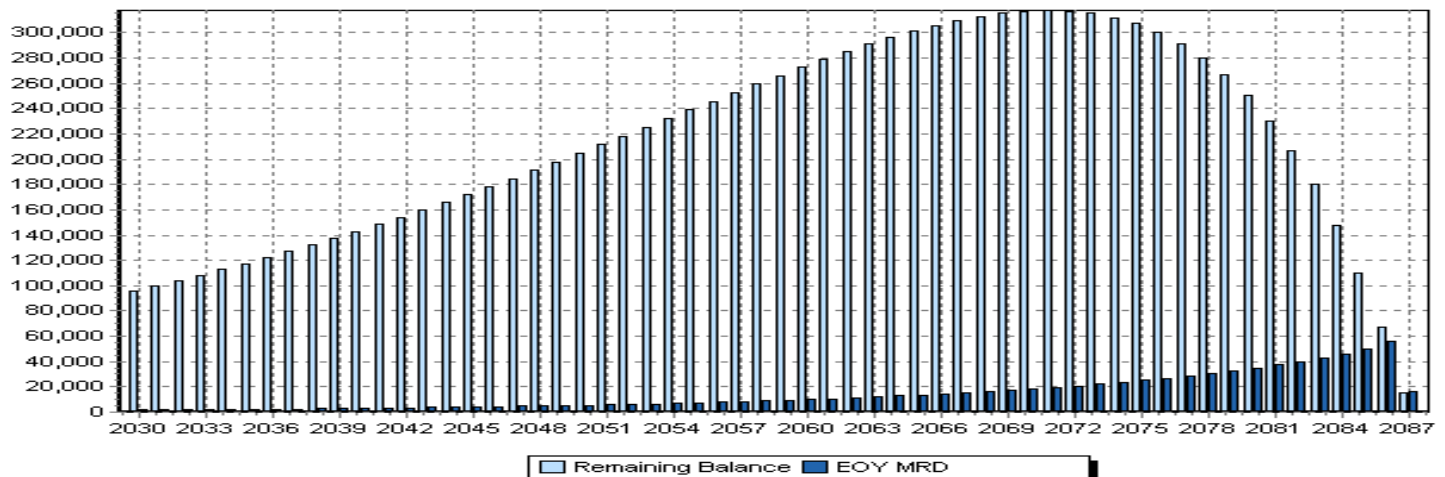
Age At Possession: **26**

Inception Age: 3

**Total Distributions:**

**\$840,611**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	26	57.2	\$95,713	\$5,743	\$1,673	2059	55	28.2	\$266,250	\$15,975	\$9,441
2031	27	56.2	\$99,783	\$5,987	\$1,775	2060	56	27.2	\$272,784	\$16,367	\$10,029
2032	28	55.2	\$103,995	\$6,240	\$1,884	2061	57	26.2	\$279,122	\$16,747	\$10,654
2033	29	54.2	\$108,350	\$6,501	\$1,999	2062	58	25.2	\$285,216	\$17,113	\$11,318
2034	30	53.2	\$112,852	\$6,771	\$2,121	2063	59	24.2	\$291,010	\$17,461	\$12,025
2035	31	52.2	\$117,502	\$7,050	\$2,251	2064	60	23.2	\$296,446	\$17,787	\$12,778
2036	32	51.2	\$122,302	\$7,338	\$2,389	2065	61	22.2	\$301,456	\$18,087	\$13,579
2037	33	50.2	\$127,250	\$7,635	\$2,535	2066	62	21.2	\$305,964	\$18,358	\$14,432
2038	34	49.2	\$132,350	\$7,941	\$2,690	2067	63	20.2	\$309,890	\$18,593	\$15,341
2039	35	48.2	\$137,602	\$8,256	\$2,855	2068	64	19.2	\$313,142	\$18,789	\$16,309
2040	36	47.2	\$143,002	\$8,580	\$3,030	2069	65	18.2	\$315,622	\$18,937	\$17,342
2041	37	46.2	\$148,552	\$8,913	\$3,215	2070	66	17.2	\$317,216	\$19,033	\$18,443
2042	38	45.2	\$154,250	\$9,255	\$3,413	2071	67	16.2	\$317,806	\$19,068	\$19,618
2043	39	44.2	\$160,092	\$9,606	\$3,622	2072	68	15.2	\$317,256	\$19,035	\$20,872
2044	40	43.2	\$166,076	\$9,965	\$3,844	2073	69	14.2	\$315,420	\$18,925	\$22,213
2045	41	42.2	\$172,198	\$10,332	\$4,081	2074	70	13.2	\$312,132	\$18,728	\$23,646
2046	42	41.2	\$178,448	\$10,707	\$4,331	2075	71	12.2	\$307,214	\$18,433	\$25,181
2047	43	40.2	\$184,824	\$11,089	\$4,598	2076	72	11.2	\$300,466	\$18,028	\$26,827
2048	44	39.2	\$191,316	\$11,479	\$4,881	2077	73	10.2	\$291,666	\$17,500	\$28,595
2049	45	38.2	\$197,914	\$11,875	\$5,181	2078	74	9.2	\$280,572	\$16,834	\$30,497
2050	46	37.2	\$204,608	\$12,276	\$5,500	2079	75	8.2	\$266,908	\$16,014	\$32,550
2051	47	36.2	\$211,384	\$12,683	\$5,839	2080	76	7.2	\$250,372	\$15,022	\$34,774
2052	48	35.2	\$218,228	\$13,094	\$6,200	2081	77	6.2	\$230,620	\$13,837	\$37,197
2053	49	34.2	\$225,122	\$13,507	\$6,583	2082	78	5.2	\$207,260	\$12,436	\$39,858
2054	50	33.2	\$232,046	\$13,923	\$6,989	2083	79	4.2	\$179,838	\$10,790	\$42,819
2055	51	32.2	\$238,980	\$14,339	\$7,422	2084	80	3.2	\$147,810	\$8,869	\$46,191
2056	52	31.2	\$245,896	\$14,754	\$7,881	2085	81	2.2	\$110,488	\$6,629	\$50,222
2057	53	30.2	\$252,770	\$15,166	\$8,370	2086	82	1.2	\$66,894	\$4,014	\$55,745
2058	54	29.2	\$259,566	\$15,574	\$8,889	2087	83	0.2	\$15,164	\$910	\$16,074



# Beneficiary's Distribution Example



**Beneficiary Name: Grandchild 4**

**Allocation: 16.67% Starting Balance:**

**\$95,713**

Relationship to Client: Grandchild

Interest Rate:

6%

Year At Possession: **2030**

Total Interest Earned:

\$817,842

Age At Possession: **24**

Inception Age: 1

**Total Distributions:**

**\$913,554**

Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD	Year	Age	LX Factor	BOY Balance	Interest Earned	EOY MRD
2030	24	59.1	\$95,713	\$5,743	\$1,620	2060	54	29.1	\$281,878	\$16,913	\$9,687
2031	25	58.1	\$99,836	\$5,990	\$1,718	2061	55	28.1	\$289,104	\$17,346	\$10,288
2032	26	57.1	\$104,108	\$6,246	\$1,823	2062	56	27.1	\$296,162	\$17,770	\$10,928
2033	27	56.1	\$108,530	\$6,512	\$1,935	2063	57	26.1	\$303,004	\$18,180	\$11,609
2034	28	55.1	\$113,108	\$6,786	\$2,053	2064	58	25.1	\$309,576	\$18,575	\$12,334
2035	29	54.1	\$117,840	\$7,070	\$2,178	2065	59	24.1	\$315,816	\$18,949	\$13,104
2036	30	53.1	\$122,732	\$7,364	\$2,311	2066	60	23.1	\$321,662	\$19,300	\$13,925
2037	31	52.1	\$127,786	\$7,667	\$2,453	2067	61	22.1	\$327,036	\$19,622	\$14,798
2038	32	51.1	\$133,000	\$7,980	\$2,603	2068	62	21.1	\$331,860	\$19,912	\$15,728
2039	33	50.1	\$138,376	\$8,303	\$2,762	2069	63	20.1	\$336,044	\$20,163	\$16,719
2040	34	49.1	\$143,918	\$8,635	\$2,931	2070	64	19.1	\$339,488	\$20,369	\$17,774
2041	35	48.1	\$149,622	\$8,977	\$3,111	2071	65	18.1	\$342,084	\$20,525	\$18,900
2042	36	47.1	\$155,488	\$9,329	\$3,301	2072	66	17.1	\$343,708	\$20,622	\$20,100
2043	37	46.1	\$161,516	\$9,691	\$3,504	2073	67	16.1	\$344,230	\$20,654	\$21,381
2044	38	45.1	\$167,702	\$10,062	\$3,718	2074	68	15.1	\$343,504	\$20,610	\$22,749
2045	39	44.1	\$174,046	\$10,443	\$3,947	2075	69	14.1	\$341,364	\$20,482	\$24,210
2046	40	43.1	\$180,542	\$10,833	\$4,189	2076	70	13.1	\$337,636	\$20,258	\$25,774
2047	41	42.1	\$187,186	\$11,231	\$4,446	2077	71	12.1	\$332,120	\$19,927	\$27,448
2048	42	41.1	\$193,972	\$11,638	\$4,720	2078	72	11.1	\$324,600	\$19,476	\$29,243
2049	43	40.1	\$200,890	\$12,053	\$5,010	2079	73	10.1	\$314,832	\$18,890	\$31,171
2050	44	39.1	\$207,932	\$12,476	\$5,318	2080	74	9.1	\$302,552	\$18,153	\$33,247
2051	45	38.1	\$215,090	\$12,905	\$5,645	2081	75	8.1	\$287,458	\$17,247	\$35,489
2052	46	37.1	\$222,350	\$13,341	\$5,993	2082	76	7.1	\$269,216	\$16,153	\$37,918
2053	47	36.1	\$229,698	\$13,782	\$6,363	2083	77	6.1	\$247,450	\$14,847	\$40,566
2054	48	35.1	\$237,118	\$14,227	\$6,755	2084	78	5.1	\$221,732	\$13,304	\$43,477
2055	49	34.1	\$244,590	\$14,675	\$7,173	2085	79	4.1	\$191,558	\$11,493	\$46,721
2056	50	33.1	\$252,092	\$15,126	\$7,616	2086	80	3.1	\$156,330	\$9,380	\$50,429
2057	51	32.1	\$259,602	\$15,576	\$8,087	2087	81	2.1	\$115,282	\$6,917	\$54,896
2058	52	31.1	\$267,090	\$16,025	\$8,588	2088	82	1.1	\$67,302	\$4,038	\$61,184
2059	53	30.1	\$274,528	\$16,472	\$9,121	2089	83	0.1	\$10,156	\$609	\$10,765

