



RMD CALCULATION WORKSHEET

This is an extra resource to go along with the original article:
Required Minimum Distributions: What You Need to Know

- **Required Minimum Distributions (RMDs) begin at age 72 for Traditional, Rollover, SIMPLE, & SEP IRAs.**
- **It can be paid in any fashion.**
Ex. Lump sum, Quarterly, Monthly

Most investors elect to withhold taxes, so at the time of the distribution, a percentage is sent directly to the IRS. This will help avoid surprises when filing your taxes.

Your IRA custodian (broker) will send you a 1099-R by January 31st the following year documenting the distribution for tax purposes.

Go through the steps below to determine this year's RMD for your traditional IRA.

STEP 1 Determine your IRA balance on December 31 of last year.

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STEP 2 Use the table to look up the Distribution Period for your age.

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STEP 3 Divide your account balance by the Distribution Period.

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A big benefit to Roth IRAs is that they do not have a RMD!

*Add the balances of all your traditional IRAs. RMDs aren't calculated by account. You just need to meet or exceed the amount over all your IRAs.

** Company-Sponsored Retirement Plans (401(k) & 403(b)) have special rules. Be sure to review your plan documentation.

AGE	Distribution Period	Withdrawal Period
72	25.6	3.9%
73	24.7	4.0%
74	23.8	4.2%
75	22.9	4.4%
76	22.0	4.5%
77	21.2	4.7%
78	20.3	4.9%
79	19.5	5.1%
80	18.7	5.3%
81	17.9	5.6%
82	17.1	5.8%
83	16.3	6.1%
84	15.5	6.5%
85	14.8	6.8%
86	14.1	7.1%
87	13.4	7.5%
88	12.7	7.9%
89	12.0	8.3%
90	11.4	8.8%
91	10.8	9.3%
92	10.2	9.8%
93	9.6	10.4%
94	9.1	11.0%
95	8.6	11.6%
96	8.1	12.3%
97	7.6	13.2%
98	7.1	14.1%
99	6.7	14.9%
100	6.3	15.9%

The intent of this handout is to help expand your financial education. All investors should consult a qualified professional before trading in any security.

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