

REQUIRED IRA DISTRIBUTIONS AT DEATH CALCULATION WORKSHEET

(Use for deaths before or after the Participant's required beginning date where the beneficiary has elected single life expectancy distributions.)

Participant: _____ Account No: _____

Beneficiary: _____ SSN: _____

Address: _____

Birth Date: _____ Relationship: _____ Phone: _____

First Distribution Calendar Year is _____

1. Enter Account Balance of the IRA on December 31 preceding the Distribution Calendar Year for which the calculation is being made. _____
2. Enter "attained age" of the designated beneficiary (Note: If the participant died after the required beginning date, use the single life expectancy of the decedent, if longer than the single life expectancy of the beneficiary.) _____
3. Determine the single life expectancy under the Single Life Table using the age from line 2 (See reverse side). _____
4. Divide line 1 by line 3, enter result. _____
5. Enter amounts, if any, distributed in the Distribution Calendar year for which the calculation is being made. _____
6. Subtract line 5 from line 4, enter Underdistribution or (Overdistribution) _____

NOTES

1. This Worksheet must be completed separately for each traditional IRA and each beneficiary of a timely established inherited IRA. If separate inherited IRAs are not timely established, the single life expectancy of the oldest beneficiary must be used on line 3.
2. The required minimum distribution is the amount indicated on line 6.
[NOTE: If this result is zero or less, then no distribution is required. The required minimum distribution for the period has been satisfied.]
3. If applicable, Federal income tax withholding would apply to the required minimum indicated on line 6.
4. For subsequent distribution calendar years, the life expectancy on line 3 is determined by reducing the prior year's life expectancy by one. However, if the surviving spouse beneficiary is the sole primary beneficiary, the life expectancy on line 3 is redetermined each year from the Single Life

Table.

SINGLE LIFE TABLE

Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
0	82.4	29	54.3	58	27.0	87	6.7
1	81.6	30	53.3	59	26.1	88	6.3
2	80.6	31	52.4	60	25.2	89	5.9
3	79.7	32	51.4	61	24.4	90	5.5
4	78.7	33	50.4	62	23.5	91	5.2
5	77.7	34	49.4	63	22.7	92	4.9
6	76.7	35	48.5	64	21.8	93	4.6
7	75.8	36	47.5	65	21.0	94	4.3
8	74.8	37	46.5	66	20.2	95	4.1
9	73.8	38	45.6	67	19.4	96	3.8
10	72.8	39	44.6	68	18.6	97	3.6
11	71.8	40	43.6	69	17.8	98	3.4
12	70.8	41	42.7	70	17.0	99	3.1
13	69.9	42	41.7	71	16.3	100	2.9
14	68.9	43	40.7	72	15.5	101	2.7
15	67.9	44	39.8	73	14.8	102	2.5
16	66.9	45	38.8	74	14.1	103	2.3
17	66.0	46	37.9	75	13.4	104	2.1
18	65.0	47	37.0	76	12.7	105	1.9
19	64.0	48	36.0	77	12.1	106	1.7
20	63.0	49	35.1	78	11.4	107	1.5
21	62.1	50	34.2	79	10.8	108	1.4
22	61.1	51	33.3	80	10.2	109	1.2
23	60.1	52	32.3	81	9.7	110	1.1
24	59.1	53	31.4	82	9.1	111+	1.0
25	58.2	54	30.5	83	8.6		
26	57.2	55	29.6	84	8.1		
27	56.2	56	28.7	85	7.6		
28	55.3	57	27.9	86	7.1		

[Reverse side of Worksheet]