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## How to Compute your Required Minimum Distribution



The following method for computing RMD is for owners of Traditional IRA Accounts (unless your spouse is the sole beneficiary and he or she is more than ten years younger than you.) This computation is for the IRA owner and not to be used by an IRA Beneficiary.

### When must I start taking RMD?

- By April 1, of the year following your 70½ birthday

### How to Compute RMD

1. Determine the balance of your IRA account as of December 31, of the previous year.
2. From the list below determine your "Distribution Period".
3. Divide the results of Item 1 by Item 2, this is amount your RMD for this year. Take at least this amount from your IRA before 12-31 of this year.
4. Repeat these steps for every IRA you own (except Roth IRAs).

### Sample of Distribution Period Chart

Age	Distribution Period		Age	Distribution Period
70	27.4		75	22.9
71	26.5		76	22.0
72	25.6		77	21.3
73	24.7		78	20.3
74	23.8		79	19.5

(For additional information you may refer to IRA Publication 590.)

Example: John is age 72. As of Dec 31 of last year his Traditional IRA had a value of \$121,000.

$\$121,000 / 25.6 = \$4,726$ . (RMD)

**For More Information:** Call The IRA Club toll free 888-795-7950