

# Worksheet to Calculate the Required Minimum Distribution (RMD)

## Custodian/Trustee Information

Name  
Address  
City, State, Zip  
Attn:  
Phone

## Purpose of This Form

To calculate the RMD amount for the first year and subsequent years.

## Accountholder Information

Name  
Address  
City, State, Zip  
County  
SSN

DOB  
Plan No.

Year \_\_\_\_\_ Year \_\_\_\_\_ Year \_\_\_\_\_ Year \_\_\_\_\_

For determination year (2002 and forward)

\_\_\_\_\_

(1) Value of IRA as of 12-31 (of previous year)

\_\_\_\_\_

(2) Add in outstanding rollovers, transfers & recharacterizations.

\_\_\_\_\_

*(Example - You made a rollover contribution into this IRA, and it was after December 31, 2001, but before March 1, 2002 (within the required 60 days). You are now calculating your 2002 RMD based on your 12/31/01 balance which does not include this rollover amount. You will need to adjust the December 31 balance by adding this rollover into the 12/31/01 figure so your RMD will be calculated accurately.)*

(3) Adjusted account balance to be used (line (1) plus line (2)).

\_\_\_\_\_

(4) Your age as of 12-31 of current year.

\_\_\_\_\_

(5) Determine the life-expectancy factor. (Use the applicable Table.)

\_\_\_\_\_

(6) Divide the amount on line (3) by the number listed on line (5).

\_\_\_\_\_

*(This is the amount of the required minimum distribution before any distributions are credited.)*

(7) Distributions made during the year for which credits may be taken.

\_\_\_\_\_

*(If distributions were taken from an IRA other than the one referenced above, a certification should be attached.)*

(8) Subtract line (7) from line (6). The amount, if any, still required to be distributed for this Distribution Year.

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