

TRADITIONAL IRA

Year	Age of IRA Beneficiary	Value of IRA	Life Expectancy Factor	Annual Taxable IRA Distributions	Annual Post-Tax IRA Distributions at 35%	Cumulative Post-Tax IRA Distributions	After-Tax Value by Yr-End 2072 with 6% Growth
2015	65	\$100,000	21	\$0	\$0	\$0	
2016	66	\$108,000	20.2	\$0	\$0	\$0	
2017	67	\$116,640	19.4	\$0	\$0	\$0	
2018	68	\$125,971	18.6	\$0	\$0	\$0	
2019	69	\$136,049	17.8	\$0	\$0	\$0	
2020	70	\$146,933	27.4	\$5,363	\$3,486	\$3,486	\$72,149
2021	71	\$152,896	26.5	\$5,770	\$3,750	\$7,236	\$73,220
2022	72	\$158,896	25.6	\$6,207	\$4,035	\$11,271	\$74,325
2023	73	\$164,904	24.7	\$6,676	\$4,339	\$15,610	\$75,401
2024	74	\$170,886	23.8	\$7,180	\$4,667	\$20,277	\$76,510
2025	75	\$176,802	22.9	\$7,721	\$5,019	\$25,296	\$77,623
2026	76	\$182,607	22	\$8,300	\$5,395	\$30,691	\$78,716
2027	77	\$188,252	21.2	\$8,880	\$5,772	\$36,463	\$79,449
2028	78	\$193,722	20.3	\$9,543	\$6,203	\$42,666	\$80,549
2029	79	\$198,913	19.5	\$10,201	\$6,631	\$49,297	\$81,233
2030	80	\$203,809	18.7	\$10,899	\$7,084	\$56,381	\$81,870
2031	81	\$208,343	17.9	\$11,639	\$7,565	\$63,946	\$82,491
2032	82	\$212,440	17.1	\$12,423	\$8,075	\$72,021	\$83,057
2033	83	\$216,018	16.3	\$13,253	\$8,614	\$80,635	\$83,586
2034	84	\$218,986	15.5	\$14,128	\$9,183	\$89,818	\$84,063
2035	85	\$221,247	14.8	\$14,949	\$9,717	\$99,535	\$83,917
2036	83	\$222,802	16.3	\$13,669	\$8,885	\$108,420	\$72,388
2037	84	\$225,864	15.5	\$14,572	\$9,472	\$117,892	\$72,803
2038	85	\$228,195	14.8	\$15,419	\$10,022	\$127,914	\$72,670
2039	86	\$229,798	14.1	\$16,298	\$10,594	\$138,508	\$72,469
2040	87	\$230,580	13.4	\$17,207	\$11,185	\$149,693	\$72,181
2041	88	\$230,443	12.7	\$18,145	\$11,794	\$161,487	\$71,803
2042	89	\$229,282	12	\$19,107	\$12,420	\$173,907	\$71,334
2043	90	\$226,989	11.4	\$19,911	\$12,942	\$186,849	\$70,125
2044	91	\$223,644	10.8	\$20,708	\$13,460	\$200,309	\$68,803
2045	92	\$219,171	10.2	\$21,487	\$13,967	\$214,276	\$67,354
2046	58	\$213,499	27	\$7,907	\$5,140	\$219,416	\$23,384
2047	59	\$222,039	26	\$8,540	\$5,551	\$224,967	\$23,824
2048	60	\$230,579	25	\$9,223	\$5,995	\$230,962	\$24,273
2049	61	\$239,064	24	\$9,961	\$6,475	\$237,437	\$24,733
2050	62	\$247,431	23	\$10,758	\$6,993	\$244,430	\$25,200
2051	63	\$255,607	22	\$11,619	\$7,552	\$251,982	\$25,674
2052	64	\$263,507	21	\$12,548	\$8,156	\$260,138	\$26,157
2053	65	\$271,036	20	\$13,552	\$8,809	\$268,947	\$26,653
2054	66	\$278,083	19	\$14,636	\$9,513	\$278,460	\$27,153
2055	67	\$284,523	18	\$15,807	\$10,275	\$288,735	\$27,668
2056	68	\$290,213	17	\$17,071	\$11,096	\$299,831	\$28,188
2057	69	\$294,993	16	\$18,437	\$11,984	\$311,815	\$28,720
2058	70	\$298,680	15	\$19,912	\$12,943	\$324,758	\$29,263
2059	71	\$301,069	14	\$21,505	\$13,978	\$338,736	\$29,814
2060	72	\$301,929	13	\$23,225	\$15,096	\$353,832	\$30,376
2061	73	\$301,000	12	\$25,083	\$16,304	\$370,136	\$30,950
2062	74	\$297,990	11	\$27,090	\$17,608	\$387,744	\$31,533
2063	75	\$292,572	10	\$29,257	\$19,017	\$406,761	\$32,129
2064	76	\$284,380	9	\$31,598	\$20,539	\$427,300	\$32,736
2065	77	\$273,005	8	\$34,126	\$22,182	\$449,482	\$33,354
2066	78	\$257,989	7	\$36,856	\$23,956	\$473,438	\$33,982
2067	79	\$238,824	6	\$39,804	\$25,873	\$499,311	\$34,624
2068	80	\$214,942	5	\$42,988	\$27,942	\$527,253	\$35,276
2069	81	\$185,710	4	\$46,428	\$30,178	\$557,431	\$35,942
2070	82	\$150,425	3	\$50,142	\$32,592	\$590,023	\$36,620
2071	83	\$108,306	2	\$54,153	\$35,199	\$625,222	\$37,311
2072	84	\$58,485	1	\$58,485	\$38,015	\$663,237	\$38,015
2073	85	\$0		\$0		\$663,237	\$2,793,641

ROTH IRA

Year	Age of Roth IRA Beneficiary	Value of Roth IRA	Life Expectancy Factor	Annual Tax-Free Roth IRA Distributions	Cumulative Tax-Free Roth IRA Distributions	After-Tax Value by Yr-End 2072 with 6% Growth
2015	65	\$65,000	21	\$0	\$0	
2016	66	\$70,200	20.2	\$0	\$0	
2017	67	\$75,816	19.4	\$0	\$0	
2018	68	\$81,881	18.6	\$0	\$0	
2019	69	\$88,432	17.8	\$0	\$0	
2020	70	\$95,506	17	\$0	\$0	
2021	71	\$103,147	16.3	\$0	\$0	
2022	72	\$111,399	15.5	\$0	\$0	
2023	73	\$120,310	14.8	\$0	\$0	
2024	74	\$129,935	14.1	\$0	\$0	
2025	75	\$140,330	13.4	\$0	\$0	
2026	76	\$151,557	12.7	\$0	\$0	
2027	77	\$163,681	12.1	\$0	\$0	
2028	78	\$176,776	11.4	\$0	\$0	
2029	79	\$190,918	10.8	\$0	\$0	
2030	80	\$206,191	10.2	\$0	\$0	
2031	81	\$222,686	9.7	\$0	\$0	
2032	82	\$240,501	9.1	\$0	\$0	
2033	83	\$259,741	8.6	\$0	\$0	
2034	84	\$280,521	8.1	\$0	\$0	
2035	85	\$302,962	7.6	\$0	\$0	
2036	83	\$327,199	8.6	\$0	\$0	
2037	84	\$353,375	8.1	\$0	\$0	
2038	85	\$381,645	7.6	\$0	\$0	
2039	86	\$412,177	7.1	\$0	\$0	
2040	87	\$445,151	6.7	\$0	\$0	
2041	88	\$480,763	6.3	\$0	\$0	
2042	89	\$519,224	5.9	\$0	\$0	
2043	90	\$560,762	5.5	\$0	\$0	
2044	91	\$605,623	5.2	\$0	\$0	
2045	92	\$654,073	4.9	\$0	\$0	
2046	58	\$706,399	27	\$26,163	\$26,163	\$119,026
2047	59	\$734,655	26	\$28,256	\$54,419	\$121,271
2048	60	\$762,911	25	\$30,516	\$84,935	\$123,557
2049	61	\$790,986	24	\$32,958	\$117,893	\$125,891
2050	62	\$818,671	23	\$35,594	\$153,487	\$128,264
2051	63	\$845,723	22	\$38,442	\$191,929	\$130,686
2052	64	\$871,864	21	\$41,517	\$233,446	\$133,151
2053	65	\$896,774	20	\$44,839	\$278,285	\$135,665
2054	66	\$920,090	19	\$48,426	\$326,711	\$138,224
2055	67	\$941,397	18	\$52,300	\$379,011	\$140,832
2056	68	\$960,225	17	\$56,484	\$435,495	\$143,489
2057	69	\$976,040	16	\$61,003	\$496,498	\$146,197
2058	70	\$988,240	15	\$65,883	\$562,381	\$148,955
2059	71	\$996,146	14	\$71,153	\$633,534	\$151,764
2060	72	\$998,992	13	\$76,846	\$710,380	\$154,629
2061	73	\$995,918	12	\$82,993	\$793,373	\$157,545
2062	74	\$985,959	11	\$89,633	\$883,006	\$160,519
2063	75	\$968,032	10	\$96,803	\$976,809	\$163,547
2064	76	\$940,927	9	\$104,547	\$1,081,356	\$166,632
2065	77	\$903,290	8	\$112,911	\$1,194,267	\$169,776
2066	78	\$853,609	7	\$121,944	\$1,316,211	\$172,980
2067	79	\$790,198	6	\$131,700	\$1,447,911	\$176,244
2068	80	\$711,178	5	\$142,236	\$1,590,147	\$179,570
2069	81	\$614,457	4	\$153,614	\$1,743,761	\$182,957
2070	82	\$497,710	3	\$165,903	\$1,909,664	\$186,409
2071	83	\$331,807	2	\$165,903	\$2,075,567	\$175,857
2072	84	\$165,904	1	\$165,904	\$2,241,471	\$165,904
2073	85	\$0		\$0	\$2,241,471	\$4,099,541