

**Brook Trout**

5 Beaverkill Lane  
Roscoe, NY 12776

Minimum Distribution Illustration as of December 31, 2009

The specified age for which minimum distributions are required to begin is the later of age 70 1/2 and the year of retirement.

When you attain this specified age, the law requires that you withdraw at least a certain amount every year (called the 'minimum distribution') from your retirement fund and pay the income tax due on it. Minimum distribution amounts are determined by IRS regulations which consider your account balance and the life expectancy of you and, if applicable, your designated beneficiary.

If you incorrectly calculate your minimum distribution and don't withdraw at least the proper minimum amount, you could be subject to an excise tax of 50% of the unpaid amount of your minimum distribution.

	Brook Trout	Rainbow Trout (Spouse)
Born	January 1, 1945	January 1, 1947
Age	64	62

The account balance is \$250,000 as of December 31, 2008. Minimum distributions are not required until the attainment of the later of age 70 1/2 and the year of retirement.

A required minimum distribution is due as of **April 1, 2016**.

This analysis is based on the accuracy of the information provided. The required minimum distribution must be determined annually after attainment of the specified minimum required distribution age.

The above information is based on the following:

Salmon Enterprises, Inc.  
Profit Sharing Plan

Salmon Enterprises, Inc.  
609-123-4567  
salmon@salmon.net

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**Annual Minimum Required Distribution**

Participant: Brook Trout

Spouse: Rainbow Trout

Date of Birth: January 1, 1945

Date of Birth: January 1, 1947

Date of Retirement: October 20, 2010

Illustration as of December 31, 2009

Year	Age	Applicable Divisor	Annual Contribution	Minimum Required Distribution	Fund Balance	Interest
2008	63				250,000	12,500
2009	64		6,500		269,000	13,450
2010	65		6,500		288,950	14,448
2011	66				303,398	15,170
2012	67				318,568	15,928
2013	68				334,496	16,725
2014	69				351,221	17,561
2015	70	27.4		12,818	355,964	17,798
2016	71	26.5		13,433	360,329	18,016
2017	72	25.6		14,075	364,270	18,214
2018	73	24.7		14,748	367,736	18,387

The Applicable Divisor is Based on the Uniform Lifetime Table.

The Fund Balance is assumed to be the balance as of the last day of the calendar year.

Assumed annual fund earnings rate is 5.00%.

The Annual Contribution, if any, is assumed to be made at the end of the calendar year.

The Minimum Required Distribution is assumed to be made on the last day of the calendar year.

The participant's anticipated retirement date is October 20, 2010. The specified age for which minimum distributions are required to begin is the later of age 70 1/2 and the year of retirement.

This analysis is based on the accuracy of the information provided. The required minimum distribution must be determined annually after attainment of the specified minimum required distribution age.



**Annual Minimum Required Distribution**

**Plan**

Salmon Enterprises, Inc.  
Profit Sharing Plan

**Company Name and Address**

Salmon Enterprises, Inc.  
609-123-4567  
salmon@salmon.net

**Participant's Id (123456789) and Address**

5 Beaverkill Lane  
Roscoe, NY 12776

