



Early Payout Planner™



Krosnowski & Scott LLC
Investment & Retirement Planning Specialists

Comparison Projector

Summary Report

Prepared for:	The Examples
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Firm:	First Allied Securities, Inc.

IRA Owner Date of Birth	1/1/1957
Life Expectancy Table	Uniform Lifetime
Beneficiary Date of Birth	1/1/1958
Beneficiary Year of Death	N/A
Start Year	2013
IRA Balance	\$1,000,000.00
Anticipated Rate of Return	6 %
Reasonable Interest Rate	1 %
Distribution Frequency	Annually

Hypothetical Projections by Method			
Year	RMD	Annuity	Amortization
2013	\$24,570.02	\$39,819.91	\$30,029.23
2014	\$26,081.36	\$39,819.91	\$30,029.23
2015	\$27,686.68	\$39,819.91	\$30,029.23
2016	\$29,314.19	\$39,819.91	\$30,029.23
*2017	\$31,120.83	\$39,819.91	\$30,029.23
2018	\$33,040.24	\$39,819.91	\$30,029.23
2019	\$34,979.10	\$39,819.91	\$30,029.23
2020	\$37,139.76	\$39,819.91	\$30,029.23
2021	\$39,316.38	\$39,819.91	\$30,029.23
2022	\$41,749.08	\$39,819.91	\$30,029.23
2023	\$44,192.27	\$39,819.91	\$30,029.23
2024	\$46,776.49	\$39,819.91	\$30,029.23
2025	\$49,679.20	\$39,819.91	\$30,029.23
**2026	\$52,579.20	\$39,819.91	\$30,029.23

* Subsequent distributions optional after this year

** 70½ year – Future distributions subject to required minimum distribution rules

Assumptions

- All input fields are required with the exception of the designated beneficiary's date of birth (unless the Joint Life and Last Survivor Expectancy Table is chosen)
- The anticipated rates of return used in the projections are compounded annually and do not represent the performance of any specific security. There is no guarantee that the selected rate of return can be achieved. Differences between actual investment performance and the assumed annual rate of return, in the current year or in subsequent years, can result in significant differences between the projected and actual required distributions.
- As explained by the IRS in Revenue Ruling 2002-62, the reasonable rate of interest that may be used for calculating payments under the amortization and annuitization methods should be no more than 120% of the federal midterm rate for either of the two months immediately preceding the month in which distributions begin.
- It is assumed that no additional contributions are made to the IRA, and that no distributions other than the projected distributions are taken from the IRA.
- All distributions are assumed to be removed from the IRA at the end of each distribution period (annual payments at the end of each calendar year, quarterly payments at the end of each calendar quarter, etc.).
- No assumptions are made regarding an individual's tax liability. Distributions are not reduced to reflect the associated tax liability.
- The amortization method and RMD method calculations are based on the Single Life Expectancy, Joint Life Expectancy, or the Uniform Lifetime Tables. In certain situations, calculations may be affected by the age boundaries of these tables.

- Distributions under the annuitization method are calculated using Appendix B as provided by the IRS in Revenue Ruling 2002-62.
- These projections assume that there are no subsequent beneficiary changes made before or after the distribution start date.
- The anticipated start year must be no earlier than the current year.
- This projector calculates 72(t) distributions and requires that the IRA owner reaches age 59-1/2 no earlier than the year following the first year of the projection. The projector assumes any subsequent distributions are optional once the IRA owner reaches age 59-1/2 or five years after the first distribution, whichever is later.

Investors should carefully consider investment objectives, risks, charges and expenses. This and other important information is contained in the fund [prospectuses and summary prospectuses](#), which can be obtained from a financial professional and should be read carefully before investing.

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