

**NON-QLAC Investor**  
**Projected Required Minimum Distributions (RMDs)**  
**And Total Income Tax Liability**  
*Assuming Investment of \$125,000 at Age 55, 60, and 65*  
*With Rate of Return of 5%*

<b>Projected RMDs at Investment Ages</b>			
<b>Age</b>	<b>55</b>	<b>60</b>	<b>65</b>
71	10,436	8,177	6,407
72	10,935	8,568	6,713
73	11,457	8,977	7,034
74	12,004	9,405	7,369
75	12,575	9,853	7,720
76	13,172	10,321	8,087
77	13,732	10,759	8,430
78	14,381	11,268	8,829
79	14,982	11,739	9,198
80	15,603	12,225	9,579
81	16,244	12,727	9,972
82	16,904	13,245	10,378
83	17,583	13,777	10,795
84	18,281	14,323	11,223
85	18,868	14,783	11,583
<b>TOTALS</b>	<b>217,157</b>	<b>170,147</b>	<b>133,317</b>

<b>Tax Bracket*</b>	<b>Projected Total Income Tax Liability</b>		
15.0%	32,574	25,522	19,998
20.0%	43,431	34,029	26,663
30.0%	65,147	51,044	39,995
33.0%	71,662	56,149	43,995
38.0%	82,520	64,656	50,660
40.0%	86,863	68,059	53,327
44.6%	96,852	75,886	59,459

\*Tax brackets are 2015 federal income tax brackets plus 5% for assumed state income tax.