

Year	Age	RMD	IRA Balance
2018	71	\$4,780.68	\$128,241.68
2019	72	\$5,009.44	\$129,644.32
2020	73	\$5,248.76	\$130,877.78
2021	74	\$5,499.07	\$131,922.60
2022	75	\$5,760.81	\$132,757.92
2023	76	\$6,034.45	\$133,361.37
2024	77	\$6,290.63	\$133,738.81
2025	78	\$6,588.12	\$133,837.63
2026	79	\$6,863.47	\$133,666.04
2027	80	\$7,147.92	\$133,201.42
2028	81	\$7,441.42	\$132,420.07
2029	82	\$7,743.86	\$131,297.21
2030	83	\$8,055.04	\$129,807.03
2031	84	\$8,374.65	\$127,922.73
2032	85	\$8,643.43	\$125,675.44
2033	86	\$8,913.15	\$123,046.06
2034	87	\$9,182.54	\$120,015.82
2035	88	\$9,450.06	\$116,566.55
2036	89	\$9,713.88	\$112,681.00
2037	90	\$9,884.30	\$108,430.75

QLAC			
	75	80	85
\$	14,054.88		
\$	14,054.88		
\$	14,054.88		
\$	14,054.88		
\$	14,054.88		
\$	14,054.88	\$ 23,925.24	
\$	14,054.88	\$ 23,925.24	
\$	14,054.88	\$ 23,925.24	
\$	14,054.88	\$ 23,925.24	
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72

Total \$146,625.68*

\$224,878.08 \$263,177.64* \$266,836.32

2038	91	\$10,039.88	\$103,812.41
2039	92	\$10,177.69	\$98,825.34
2040	93	\$10,294.31	\$93,472.30
2041	94	\$10,271.68	\$87,874.24
2042	95	\$10,217.93	\$82,050.02

\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72

Total \$197,627.17*

\$295,152.48 \$382,803.84* \$489,199.92

2043	96	\$10,129.63	\$76,022.89
2044	97	\$10,003.01	\$69,821.02
2045	98	\$9,833.95	\$63,478.12
2046	99	\$9,474.35	\$57,177.68
2047	100	\$9,075.82	\$50,960.74

\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72
\$	14,054.88	\$ 23,925.24	\$ 44,472.72

Total \$246,143.93

\$365,426.88 \$502,430.04 \$711,563.52

*** QLAC total income is 79% more than IRA RMD schedule**

*** QLAC total income is 93% more than IRA RMD schedule**

IRA account balance as of 12/31/2016: \$125,000 Date of birth: June 1947, Male,
 QLAC Life Only shown. Assumed IRA annual rate of return: 5.00% RMD calculated
 using 2017 IRS final regulations Uniform Lifetime Table was used to calculate RMD's,
 As of 8-2017