

# UNIFORM DISTRIBUTION TABLE

Effective April 17, 2002

Age of IRA Owner or Plan Participant	Life Expectancy (in years)	%	Age of IRA Owner or Plan Participant	Life Expectancy (in years)	%
70	27.4	3.65	93	9.6	10.42
71	26.5	3.77	94	9.1	10.99
72	25.6	3.91	95	8.6	11.63
73	24.7	4.05	96	8.1	12.35
74	23.8	4.20	97	7.6	13.16
75	22.9	4.37	98	7.1	14.08
76	22.0	4.55	99	6.7	14.93
77	21.2	4.72	100	6.3	15.87
78	20.3	4.93	101	5.9	16.95
79	19.5	5.13	102	5.5	18.18
80	18.7	5.35	103	5.2	19.23
81	17.9	5.59	104	4.9	20.41
82	17.1	5.85	105	4.5	22.22
83	16.3	6.13	106	4.2	23.81
84	15.5	6.45	107	3.9	25.64
85	14.8	6.76	108	3.7	27.03
86	14.1	7.09	109	3.4	29.41
87	13.4	7.46	110	3.1	32.26
88	12.7	7.87	111	2.9	34.48
89	12.0	8.33	112	2.6	38.46
90	11.4	8.77	113	2.4	41.67
91	10.8	9.26	114	2.1	47.62
92	10.2	9.80	115 & Older	1.9	52.63

This table provides the applicable divisor for *most* IRA participants after reaching the Required Beginning Date of 70 & 1/2, however, IRA owners whose spouses are more than 10 years younger can actually use a larger divisor than what is listed above. As with all income tax issues, it is highly recommended that investors seek competent council of income tax providers. NOT INTENDED AS TAX ADVICE. Effective April 17, 2002.

*Investment amounts shown do not represent the performance of any specific investment.*

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Securities offered through Geneos Wealth Management

# The Table the Kids Use When I Die

Effective April 17, 2002

Age of IRA Owner or Plan Participant	Life Expectancy (in years)	Age of IRA Owner or Plan Participant	Life Expectancy (in years)	Age of IRA Owner or Plan Participant	Life Expectancy (in years)
5	77.7	41	42.7	77	12.1
6	76.7	42	41.7	78	11.4
7	75.8	43	40.7	79	10.8
8	74.8	44	39.8	80	10.2
9	73.8	45	38.8	81	9.7
10	72.8	46	37.9	82	9.1
11	71.8	47	37.0	83	8.6
12	70.8	48	36.0	84	8.1
13	69.9	49	35.1	85	7.6
14	68.9	50	34.2	86	7.1
15	67.9	51	33.3	87	6.7
16	66.9	52	32.3	88	6.3
17	66.0	53	31.4	89	5.9
18	65.0	54	30.5	90	5.5
19	64.0	55	29.6	91	5.2
20	63.0	56	28.7	92	4.9
21	62.1	57	27.9	93	4.6
22	61.1	58	27.0	94	4.3
23	60.1	59	26.1	95	4.1
24	59.1	60	25.2	96	3.8
25	58.2	61	24.4	97	3.6
26	57.2	62	23.5	98	3.4
27	56.2	63	22.7	99	3.1
28	55.3	64	21.8	100	2.9
29	54.3	65	21.0	101	2.7
30	53.3	66	20.2	102	2.5
31	52.4	67	19.4	103	2.3
32	51.4	68	18.6	104	2.1
33	50.4	69	17.8	105	1.9
34	49.4	70	17.0	106	1.7
35	48.5	71	16.3	107	1.5
36	47.5	72	15.5	108	1.4
37	46.5	73	14.8	109	1.2
38	45.6	74	14.1	110	1.1
39	44.6	75	13.4	111 & Older	1.0
40	43.6	76	12.7		

This table will be used by every designated IRA beneficiary to calculate post-death required distributions. It will never be used for lifetime required distributions because there is no longer any such thing as using a single life expectancy to compute an IRA owner's lifetime required distributions. This is a recalculating table, but only a spouse/beneficiary who is the sole beneficiary can go back to the table each year and recalculate life expectancy. If the spouse/beneficiary is not the sole beneficiary, the life expectancy cannot be recalculated. A non-spouse beneficiary cannot recalculate and would only use this table to compute the first year's required distribution for the inherited IRA. The life expectancy will then be reduced by one year for each succeeding year. NOT INTENDED AS TAX ADVICE.

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