



Deferred Compensation Plan

Required Minimum Distributions effective 2016

Worksheet on IRS website: https://www.irs.gov/pub/irs-tege/uniform_rmd_wsht.pdf

See next page for instructions on how to use this table to assess a donor's gift potential.

1. \$_____ IRA balance on December 31 of the previous year.

2. _____ Distribution period from the table below for your age on your birthday this year.

\$_____ Line 1 divided by number entered on line 2. This is your required minimum distribution for this year from this IRA.

Example: age 74, IRA valued at \$673,000
 $\$673,000 / 23.8 = \$28,277$ RMD for this year

Age of employee	Distribution period	Age of employee	Distribution period
70	27.4	92	10.2
71	26.5	93	9.6
72	25.6	94	9.1
73	24.7	95	8.6
74	23.8	96	8.1
75	22.9	97	7.6
76	22.0	98	7.1
77	21.2	99	6.7
78	20.3	100	6.3
79	19.5	101	5.9
80	18.7	102	5.5
81	17.9	103	5.2
82	17.1	104	4.9
83	16.3	105	4.5
84	15.5	106	4.2
85	14.8	107	3.9

86	14.1	108	3.7
87	13.4	109	3.4
88	12.7	110	3.1
89	12.0	111	2.9
90	11.4	112	2.6
91	10.8	113	2.4
92	10.2	114	2.1
93	9.6	115+	1.9

How to use this table to help assess your donor's gift capacity.

When a donor offers a direct distribution from an IRA you can use this formula to get some idea of the value of the IRA, and further assess its potential as a giftable asset.

1. Multiply the amount of the offered distribution by the second column (Distribution Period) for the age of the donor. This tells you the minimum value of the IRA.
Example: Donor, age 73, offers a \$10,000 distribution.
 $\$10,000 \times 24.7 = \$247,000$ MINIMUM value of the IRA.
2. Based on other information you know about the donor, interpolate the possible value of the IRA.
 - a. What portion of the IRA is likely represented by the offered gift?
 - b. How likely is it that donor is offering you 100% of that year's RMD?
 - c. Who is the current beneficiary?
 - d. What portion of donor's total estate might the IRA represent?

Do you want to merely offer instructions on how to make the charitable rollover distribution, or would you prefer to visit this donor in person?