

Required withdrawal illustration

What withdrawal does a verified divisor illustrate?

Who this applies to

Supplied-divisor arithmetic only; this calculator does not establish whether an RMD applies.

Why this matters

A verified balance and supplied divisor allow transparent withdrawal arithmetic without guessing applicable rules.

Does this illustration fit the question?

Fictional responses: 3 of 3 Yes. This is a scope check, not an eligibility or suitability finding.

1. Are you reviewing an account you own rather than inherited?	Yes - example
2. Can you confirm the account type, calculation year and required valuation date with a qualified professional?	Yes - example
3. Do you have the applicable verified divisor and distributions that count for that year?	Yes - example

Simple decision path

All answers Yes and inputs confirmed -> Run the limited illustration; review assumptions before interpreting it.

Any answer No -> Pause this illustration. Verify the applicable rule, divisor, valuation date and counted distributions with your professional.

Any answer Unknown or a missing number -> Keep the item unknown; gather the relevant records. Do not replace an unknown with zero.

Fictional inputs used

Required valuation balance	\$500,000
Verified applicable divisor	25 divisor
Distributions already counted	\$10,000
Calculation year	2,026 year

Educational & illustrative purposes only.
Not tax, legal or investment advice.

YOUR ILLUSTRATION / FICTIONAL EXAMPLE

The numbers and what they could mean

Illustrated withdrawal	\$20,000
Remaining under supplied assumptions	\$10,000
Above illustrated amount	\$0

Counted toward illustrated amount	\$10,000
Remaining	\$10,000

Using the supplied divisor, this is an arithmetic illustration - not a verified personal withdrawal requirement.

Assumptions and boundaries

All prefilled figures are fictional examples, not client facts.

The user supplies the applicable divisor, rule and valuation balance; no age table or eligibility rule is inferred.

Counted distributions relate to this account and year under independently verified rules.

Inherited accounts, aggregation, employer exceptions, spouse tables and deadlines require separate review.

Record the authoritative table/source and applicable year with your professional before relying on a personal requirement.

Calculation year: 2026.

Valuation balance / supplied divisor = illustrated withdrawal.

Excess distributions are shown separately; no penalty, carryforward or spending recommendation is inferred.

Your next step

Verify the applicable rule, divisor, valuation date and counted distributions with your professional.

Review these results as part of a comprehensive review with a CEPA-credentialed, Q4-trained financial advisor, coordinating with relevant tax and retirement-distribution specialists.

Figures are rounded for display only. All calculations use the unchanged original engine. Every input and response in this report is fictional.

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