

When would RMD double at 6.3% Real Return Rate?

**When might your RMD double in real spending power?**

Real return rate 6.15%: 80% mix of Stocks at 7.1% and Bonds at 2.3%. Take RMD at end of year.

Year	Age turned in year	Date for IRA value	IRA value* @ 6.3% real growth	RMD% to W/D by end of year	RMD based on prior 12-31 value	IRA Value after W/D
0	69	12-31-Year 0	\$1,000,000			
1	70 and 70.5	12-31-Year 1	\$1,061,500	3.65%	\$36,496	\$1,025,004
2	71	12-31-Year 2	\$1,088,041	3.77%	\$40,057	\$1,047,985
3	72	12-31-Year 3	\$1,112,436	3.91%	\$42,502	\$1,069,934
4	73	12-31-Year 4	\$1,135,735	4.05%	\$45,038	\$1,090,697
5	74	12-31-Year 5	\$1,157,775	4.20%	\$47,720	\$1,110,055
6	75	12-31-Year 6	\$1,178,324	4.37%	\$50,558	\$1,127,766
7	76	12-31-Year 7	\$1,197,123	4.55%	\$53,560	\$1,143,563
8	77	12-31-Year 8	\$1,213,892	4.72%	\$56,468	\$1,157,424
9	78	12-31-Year 9			\$59,798	\$1,168,808
10	79	12-31-Year 10			\$63,005	\$1,177,684
11	80	12-31-Year 11			\$66,347	\$1,183,765
12	81	12-31-Year 12	\$1,256,567	5.59%	\$69,839	\$1,186,728
13	82	12-31-Year 13	\$1,259,712	5.85%	\$73,483	\$1,186,228
14	83	12-31-Year 14	\$1,259,181	6.13%	\$77,283	\$1,181,898
15	84	12-31-Year 15	\$1,254,585	6.45%	\$81,237	\$1,173,348
16	85	12-31-Year 16	\$1,245,508	6.76%	\$84,769	\$1,160,739
17	86	12-31-Year 17	\$1,232,125	7.09%	\$88,334	\$1,143,791
18	87	12-31-Year 18	\$1,214,134	7.46%	\$91,950	\$1,122,184
19	88	12-31-Year 19	\$1,191,199	7.87%	\$95,601	\$1,095,597
20	89	12-31-Year 20	\$1,162,977	8.33%	\$99,227	\$1,063,750
21	90	12-31-Year 21	\$1,129,170	8.77%	\$102,016	\$1,027,155
Sum					\$782,154	

First year RMD

RMD more than double initial RMD

Peak Value of IRA.

~13% more than initial value