



Virtus Mutual Funds  
 c/o State Street Bank & Trust Company  
 P.O. Box 8301  
 Boston MA 02266-8301

## Required Minimum Distribution Worksheet

**For assistance, please contact us at 1-800-243-1574 or visit our website at Virtus.com**

### How to Calculate your Required Minimum Distribution

If this is your first required minimum distribution the IRS allows you to delay this distribution until April 1st of the year following the year that you attain the age of 70 ½. All future distributions must be taken by December 31st for the year in which it applies. If you fail to withdraw the minimum amount required, the IRS may apply a penalty of 50% of the amount that should have withdrawn from your IRA.

If you elect to have Virtus Mutual Funds calculate your required minimum distribution and elect to receive your distribution under the Systematic Withdrawal Plan or Systematic Exchange Option, under section 3 of the Required Minimum Distribution Form, Virtus Mutual Funds will automatically adjust any future distributions. In the event you hold more than one fund with Virtus Mutual Funds, disbursements will be made from each fund contained in your IRA separately.

This worksheet is meant to assist you in determining your required minimum distribution if you elect to aggregate your accounts, receive a lump sum distribution or if you wish to verify Virtus Mutual Funds' calculation.

If you calculate your required minimum distribution, it will be necessary to provide new written instructions by December 31st each year thereafter. Virtus Mutual Funds will not be responsible for adjusting your required minimum distribution on an annual aggregate basis.

***See reverse side for IRS Uniform Lifetime Table and additional factors, which may affect your required minimum distribution calculation.***

**Line 1:** Enter the balance of your IRA account from your prior year-end statement.

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If you have more than one IRA account, you must calculate the required minimum distribution for each account. The total of the required distributions may be withdrawn from one account or from each account separately.

**Line 2:** Enter the divisor for your age from the IRS table on the reverse side of this form

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**Line 3:** Divide line 1 by line 2 to determine the required minimum distribution.

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**Line 4:** If you received a distribution from your IRA account in the year in which you must begin your required minimum distribution distributions, please enter the amount here. If you did not receive a distribution enter "0".

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**Line 5:** Subtract line 4 from line 3 to determine your entire required minimum distribution or the balance which must be withdraw this year to avoid the penalty tax. Enter this amount in section 2 of the Required Minimum Distribution Form.

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**Additional factors which may affect your required minimum distribution calculation**

- If your spouse beneficiary is more than 10 years younger than you are, you must use the appropriate divisor from the IRS Joint Life and Last Survivor Life Expectancy table. Please call our Customer Service Department at 1-800-243-1574 to obtain a copy of this table.
- If you have any outstanding IRA Rollovers or Transfers, (IRA dollars not held in any IRA at the end of the year), these amounts must be added back into your prior year end value.

Please use the following table to determine the appropriate divisor used to calculate your required minimum distribution.

**IRS Uniform Lifetime Table**

<b>Your Age</b>	<b>Divisor</b>	<b>Your Age</b>	<b>Divisor</b>
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.0	115 and over	1.9

**IRS Circular 230 Disclosure: Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding IRS penalties or (ii) promoting, marketing or recommending to another person any transaction tax-related matter addressed here. Accordingly, you should seek advice from an independent tax advisor.**