



89	-\$331,553	\$34,202,527	\$5,157,934							
90	-\$341,499	\$36,255,205	\$5,308,243							
91	-\$351,744	\$38,441,325	\$5,464,388							
92	-\$362,296	\$40,769,921	\$5,626,597							
93	-\$373,165	\$43,250,651	\$5,795,106							
94	-\$384,360	\$45,893,836	\$5,970,158							
95	-\$395,891	\$48,710,513	\$6,152,009							
96	-\$407,768	\$51,712,481	\$6,340,922							
97	-\$420,001	\$54,912,354	\$6,537,172							
98	-\$432,601	\$58,323,618	\$6,741,042							
99	-\$445,579	\$61,960,693	\$6,952,830							
100	-\$458,946	\$65,838,995	\$7,172,843							

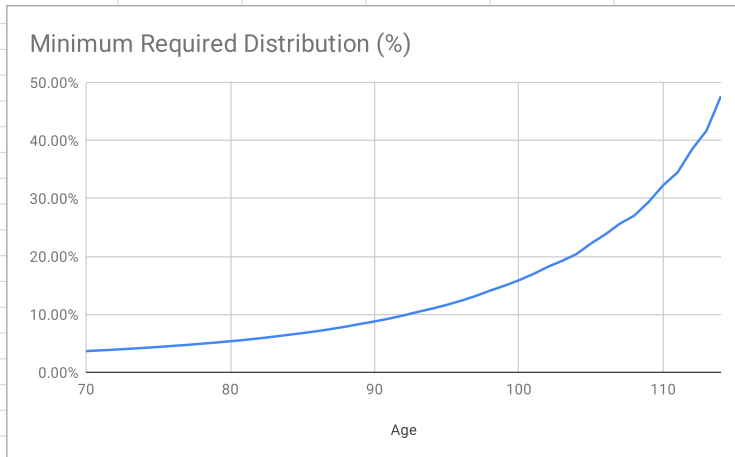
<b>Name:</b>	Adam							
<b>Annual Salary:</b>	\$100,000							
<b>Marital Status:</b>	Single							
<b>Deduction:</b>	Standard (\$12,000)							
<b>With max 401k contribution:</b>		\$68,500			Saving:			
Federal Tax	\$10,928				\$5,202			
Effective Tax rate	10.93%							
<b>Without max 401k contribution:</b>		\$88,000						
Federal Tax	\$16,130							
Effective Tax rate	16.13%							
<b>2019 Tax rate</b>	<b>Single filers</b>	<b>Married filing join</b>	<b>Married filing sep</b>	<b>Head of household</b>		<b>With Maximum contr</b>	<b>Without contribution</b>	
10%	\$0 – \$9,700	\$0 – \$19,400	\$0 – \$9,700	\$0 – \$13,850		\$970	\$970	
12%	\$9,701 – \$39,475	\$19,401 – \$78,950	\$9,701 – \$39,475	\$13,851 – \$52,850		\$3,573	\$3,573	
22%	\$39,476 – \$84,200	\$78,951 – \$168,400	\$39,476 – \$84,200	\$52,851 – \$84,200		\$6,386	\$10,676	
24%	\$84,201 – \$160,720	\$168,401 – \$321,400	\$84,201 – \$160,720	\$84,201 – \$160,700			\$912	
32%	\$160,726 – \$204,100	\$321,451 – \$408,200	\$160,726 – \$204,100	\$160,701 – \$204,100				
35%	\$204,101 – \$510,300	\$408,201 – \$612,300	\$204,101 – \$306,700	\$204,101 – \$510,300				
37%	\$510,301 or more	\$612,351 or more	\$306,751 or more	\$510,301 or more				

Documents: IRS Required Minimum Distribution table:

[https://www.fidelity.com/bin-public/060\\_www\\_fidelity\\_com/documents/UniformLifetimeTable.pdf](https://www.fidelity.com/bin-public/060_www_fidelity_com/documents/UniformLifetimeTable.pdf)

[https://www.irs.gov/pub/irs-tege/uniform\\_rmd\\_wksht.pdf](https://www.irs.gov/pub/irs-tege/uniform_rmd_wksht.pdf)

Age	Distribution per	Minimum required distribution
70	27.4	3.65%
71	26.5	3.77%
72	25.6	3.91%
73	24.7	4.05%
74	23.8	4.20%
75	22.9	4.37%
76	22	4.55%
77	21.2	4.72%
78	20.3	4.93%
79	19.5	5.13%
80	18.7	5.35%
81	17.9	5.59%
82	17.1	5.85%
83	16.3	6.13%
84	15.5	6.45%
85	14.8	6.76%
86	14.1	7.09%
87	13.4	7.46%
88	12.7	7.87%
89	12	8.33%
90	11.4	8.77%
91	10.8	9.26%
92	10.2	9.80%
93	9.6	10.42%
94	9.1	10.99%
95	8.6	11.63%
96	8.1	12.35%
97	7.6	13.16%
98	7.1	14.08%
99	6.7	14.93%
100	6.3	15.87%
101	5.9	16.95%
102	5.5	18.18%
103	5.2	19.23%
104	4.9	20.41%
105	4.5	22.22%
106	4.2	23.81%
107	3.9	25.64%
108	3.7	27.03%
109	3.4	29.41%
110	3.1	32.26%
111	2.9	34.48%
112	2.6	38.46%
113	2.4	41.67%
114	2.1	47.62%
115 AND OVER	1.9	52.63%



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