

**Table 1: Distribution Options for Qualified Plans**

<b>Age</b>	<b>Distribution amount allowed</b>	<b>Is distribution taxable?</b>	<b>Does 10% penalty apply?</b>	<b>Is minimum distribution required?</b>
<b>Prior to 59½</b>	Any amount up to the total	Yes	Yes	No
<b>59½–72</b>	Any amount up to the total	Yes	No	No
<b>72 and beyond</b>	Any amount up to the total	Yes	No	Yes