Table 1: SEPPs with an Initial Account Balance of \$1M in an IRA

| SEPPS | Life Expectancy | RMD Method | Amortization Method |  | Annuitization Method |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Interest Rate |  | N/A | $2.09 \%$ | $5.0 \%$ | $2.09 \%$ | $5.0 \%$ |
| 35-year-old | 50.5 years | $\$ 19,802$ | $\$ 32,245$ | $\$ 54,651$ | $\$ 31,987$ | $\$ 53,111$ |
| 45 -year-old | 41.0 years | $\$ 24,390$ | $\$ 36,554$ | $\$ 57,822$ | $\$ 36,455$ | $\$ 56,609$ |
| 55 -year-old | 31.6 years | $\$ 31,646$ | $\$ 43,556$ | $\$ 63,613$ | $\$ 43,370$ | $\$ 62,857$ |

