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EXHIBIT A

The Uniform Lifetime Table: IRA Owner and Spousal Rollover Table

Table for Determining Applicable Distribution Period (Divisor)					
Age	Distribution Period	Payout	Age	Distribution Period	Payout
70	27.4	3.65%	93	9.6	10.42%
71	26.5	3.78%	94	9.1	10.99%
72	25.6	3.91%	95	8.6	11.63%
73	24.7	4.05%	96	8.1	12.35%
74	23.8	4.21%	97	7.6	12.35%
75	22.9	4.37%	98	7.1	13.16%
76	22	4.55%	99	6.7	14.09%
77	21.2	4.72%	100	6.3	14.93%
78	20.3	4.93%	101	5.9	15.88%
79	19.5	5.13%	102	5.5	16.95%
80	18.7	5.35%	103	5.2	18.19%
81	17.9	5.59%	104	4.9	19.24%
82	17.1	5.58%	105	4.5	20.41%
83	16.3	6.14%	106	4.2	22.23%
84	15.5	6.46%	107	3.9	23.81%
85	14.8	6.76%	108	3.7	25.65%
86	14.1	7.10%	109	3.4	27.03%
87	13.4	7.47%	110	3.1	
88	12.7	7.88%	111	2.9	
89	12	8.33%	112	2.6	
90	11.4	8.78%	113	2.4	
91	10.8	9.26%	114	2.1	
92	10.2	9.81%	115 and up	1.9	

This Table must be used by all taxpayers to compute lifetime required distributions for 2003 and later years, unless the sole beneficiary is the participant's more-than-10-years-younger spouse. This table may not be used: By beneficiaries of a deceased participant (except in year of participant's death); or for years prior to 2002 (optional for 2002).

For each "Distribution Year," determine: (A) the account balance as of the preceding calendar year end; (B) the participant's age on his or her birthday in the Distribution Year; and (C) the "applicable distribution period" (divisor) for that age from the above table. "A" divided by "C" equals the minimum required distribution for the Distribution Year.