

[Date]

[Owner Name]

[Street Address]

[City, State, Zip Code]

RE: Notice of Required Minimum Distribution (RMD)

Contract Number: [Policy Number]

Plan Type: [e.g., Traditional IRA / 401(k)]

Dear [Owner Name],

This letter is to inform you that according to Internal Revenue Service (IRS) regulations, you are required to take a Minimum Distribution (RMD) from your Retirement Asset Protection Annuity for the current calendar year.

Based on our records and the current account value as of December 31 of last year, your calculated RMD amount for [Year] is: **[\$Amount]**.

To ensure compliance and avoid potential IRS penalties, please select one of the following options:

- **One-Time Distribution:** Receive the full RMD amount as a single payment.
- **Scheduled Withdrawals:** Set up periodic payments (monthly, quarterly, or semi-annually).
- **External Satisfaction:** Notify us if you have already met this requirement through another qualified retirement account.

Please complete and return the enclosed "Distribution Request Form" by [Deadline Date] to ensure timely processing before the end of the tax year. We recommend consulting with a tax professional regarding the tax implications of this distribution.

If you have already requested your distribution or have questions regarding your account, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Representative Name/Department]

[Company Name]