

## Required Minimum Distribution (RMD)

Available in Account View web

This guide and relevant frequently asked questions (FAQs) will help you understand how to get the most out of the Required Minimum Distribution (RMD) feature of LPL's Account View.

### Feature Overview

The **Required Minimum Distribution (RMD)** feature in Account View displays your annual RMD amount for eligible retirement accounts— including Traditional IRAs, rollover IRAs, SEP IRAs, and SIMPLE IRAs. The RMD feature in Account View calculates your RMD amount using IRS life-expectancy tables and prior year-end balances, then displays that amount within the Balances Page.-sponsored plans, depending on IRS rules.

The Required Minimum Distribution tab includes:

- The current year's calculated RMD amount
- The amount of RMD already distributed this year
- The remaining amount to withdraw to satisfy IRS requirements
- A detailed table of accounts with the ability to filter by account using the Account Selector
- If you are enrolled in LPL's RMD service, the next scheduled distribution will be displayed for each eligible and enrolled account.
- Quick access to the My Teams Page to reach out to your Financial Professional for help

By centralizing RMD information in Account View, you can gain visibility into your RMD obligations for the tax year, reducing guesswork and helping both you and your Financial Professional manage planning and compliance. This feature is **informational only**, you will still initiate distributions through your financial professional.

LPL Financial Overview Accounts Transfer Money Calculators Documents Search by Symbol or Company Name

Balances ▼ All Accounts Selected (3 of 3 Accounts) TOTAL VALUE \$172,101.54

CURRENT HISTORICAL **REQUIRED MINIMUM DISTRIBUTION**

REQUIRED MINIMUM DISTRIBUTION (RMD) BETA

**Total amount that must be withdrawn**  
\$6,683.75

● Distributions YTD  
\$0.00

● Remaining RMD  
\$6,683.75

0.00%  
completed

What you need to know

**Understand the requirements**  
Starting at age 73, you must take the required minimum distributions (RMD) on your retirement accounts or you may face an IRS penalty.

- Your first RMD must be taken by April 1 of the year following the year you turn 73. After that, your RMD must be taken by December 31 each year.
- Your RMD amount depends on many factors, including your age, your designated beneficiary's age, and account balance.
- You may have retirement accounts elsewhere and distributions from those accounts may satisfy your distribution requirements.

**Contact your financial professional**  
It's important you contact your financial professional to take your distribution every year - they can't take action without your direction! They can also help you understand your individual situation and set up a distribution strategy, including scheduling your distributions so you don't risk a penalty.

ACCOUNT NAME	ACCOUNT NUMBER	ACCOUNT VALUE	RMD	DISTRIBUTIONS YTD	REMAINING RMD
PETERSON MOLLY	•••••1823	\$172,101.54	\$6,683.75	\$0.00	\$6,683.75

Ready to take a distribution or need advice?  
Contact your financial professional to discuss RMD obligations, strategies and/or help you plan your distributions. [GO TO MY TEAM](#)

## Benefits

- **Clear visibility into your RMD obligations** directly in Account View.
- **Automated calculations** using established IRS life-expectancy tables, removing the burden of manual math.
- **Better retirement income awareness**, helping you plan distributions and tax strategies with your Financial Professional.
- **Support for planning.** RMD awareness can foster better conversations about tax efficient withdrawal strategies, QCDs (Qualified Charitable Distributions), or reinvestment options.

## How to Access the Feature

In Account View web, you can access this feature from the Balances page under the Required Minimum Distribution tab. This feature is not currently available in our mobile app.

## Frequently Asked Questions

**Q: My Financial Professional says I've taken all my RMD for this year, but Account View still shows remaining RMD required.**

**A:** Account View only shows RMD data for LPL held accounts. It does not include RMD data for non-LPL accounts, Beneficiary IRAs, or employer sponsored accounts. You may have retirement accounts elsewhere and distributions from those accounts may satisfy your distribution requirements. We recommend reaching out to your Financial Professional if you still have questions.

**Q: How is RMD calculated?**

**A:** RMD is calculated using IRS life expectancy tables and your prior year account balance. Account View displays the calculated amount based on available data. For official calculations or tax implications, please consult a tax professional.

**Q: Does Account View update RMD after each withdrawal?**

**A:** Yes. Once a distribution is processed, the "Remaining RMD" and "Distributions YTD" fields update to reflect the new total.

**Q: What if RMD amount looks incorrect?**

**A:** Occasionally, rollovers, late year contributions, or cost basis adjustments may affect calculations. Please contact your Financial Professional to review the specifics.

**Q: Can I take my RMD directly through Account View?**

**A:** No. Account View shows RMD values but does not support a client initiating distributions. Please reach out to your Financial Professional to discuss RMD obligations, strategies and to plan your distribution. A link is included on the RMD tab to your Financial Professional's contact information on the My Team page for easy access.

**Q: Do Roth IRAs appear in the RMD section?**

**A:** No, Roth IRAs do not require RMDs. Therefore, no RMD value will appear for those accounts.

**Q: Can my Authorized User see my RMD details?**

**A:** Authorized Users with appropriate view access can see RMD information if one or more eligible accounts are associated with their profile.

**Q:** When does the RMD information update for the new year?

**A:** Typically, RMD values refresh early each calendar year after the prior year closing data is finalized.

**Q:** My Financial Professional processed a distribution for me this morning, but I am not seeing it reflected on the RMD tab.

**A:** Account View's required minimum distribution calculations may not reflect changes until distributions are fully processed. We recommend checking back tomorrow. If the issue persists, please reach out to your Financial Professional.

**Q:** I do not see the Required Minimum Distribution tab.

**A:** The RMD tab on the Balances will be displayed if any account on the profile is RMD eligible. An account is RMD eligible if it is a supported, LPL-custodied retirement account type, and the age of the account owner is 73 or greater.

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