

Test AMZ User
AMZ Financial
1000 Any Street
City, ST 10000

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MESSAGES from the Masters

You Deserve to Be Happy by Brian Tracy

Achieving your own happiness is the best measure of how well you are living your life and enjoying your relationships.

EVERYONE IS DIFFERENT

Happiness in life is like a smorgasbord. If 100 people went to a smorgasbord and each put food on their plate in the quantity and mix that each felt would be most pleasing to him, every plate would be different. Happiness is the same way. Each person requires a particular combination of those ingredients to feel the very best about himself or herself.

LISTEN TO YOUR HEART

And your mix is changing continually. Therefore, the only way to judge whether a job, a relationship, an investment, or any decision, is right for you is to get in touch with your feelings and listen to your heart.

BE TRUE TO YOURSELF

You're true to yourself only when you follow your inner light, when you listen to what Ralph Waldo Emerson called the "still, small voice within." You're being the very best person you can be only when

you have the courage and the fortitude to allow your definition of happiness, whatever it may be, to be the guiding light of every part of your life.

THERE ARE NO LIMITS

Accept the notion that you deserve all the happiness you can honestly attain through the application of your talents and abilities. The more you like and respect yourself, the more deserving you will feel of the good things in life. And the more deserving you feel, the more likely you will attain and hold on to the happiness you are working toward.

MAKE HAPPINESS YOUR KEY MEASURE

You should make happiness the organizing principle of your life. Compare every possible action and decision you make against your standard of happiness to see whether that action would make you happier or unhappier.

PAY THE PRICE

Of course, there are countless times when you will have to do little things that don't make you happy along the way toward those larger things that make you very happy indeed. We call this paying the price of success in advance. You must pay your dues. Sometimes these interim steps don't make you happy directly, but the happiness you achieve from attaining your goal will be so great that it totally overwhelms the temporary inconveniences and dissatisfactions of getting there.

Test AMZ User
1000 Any Street
City, ST 10000
(512) 555-1212
oquinn@fsonline.com

About Our Firm...



Calculating Required Minimum Distributions

The objective of the required minimum distribution rule is to ensure that the entire value of a traditional IRA or employer-sponsored qualified retirement plan account will be distributed over the IRA owner's/retired employee's life expectancy. IRS regulations include a "Uniform Lifetime Table" that is generally used to calculate the required minimum distributions that must be made from qualified plans, including 401(k) plans, Section 403(b) annuities and regular IRAs.

To calculate your annual required minimum distribution, follow these simple steps:

Step 1: Account balance as of the previous December 31:	\$ _____	Example:
Step 2: Distribution period factor based on your age as of December 31 in the year for which the distribution is being calculated:	_____	\$200,000
Step 3: Divide Step 1 by Step 2; the result is your annual required minimum distribution for the year:	\$ _____	25.6
		\$7,812.50

Uniform Lifetime Table

Age	Distribution Period Factor	Age	Distribution Period Factor	Age	Distribution Period Factor
70	27.4	86	14.1	102	5.5
71	26.5	87	13.4	103	5.2
72	25.6	88	12.7	104	4.9
73	24.7	89	12.0	105	4.5
74	23.8	90	11.4	106	4.2
75	22.9	91	10.8	107	3.9
76	22.0	92	10.2	108	3.7
77	21.2	93	9.6	109	3.4
78	20.3	94	9.1	110	3.1
79	19.5	95	8.6	111	2.9
80	18.7	96	8.1	112	2.6
81	17.9	97	7.6	113	2.4
82	17.1	98	7.1	114	2.1
83	16.3	99	6.7	115 and	1.9
84	15.5	100	6.3	older	
85	14.8	101	5.9		

EXCEPTION: If your beneficiary is your spouse who is **more than 10 years younger** than you, instead of this table you can use the actual joint life expectancy of you and your spouse from the IRS Joint and Last Survivor Table to calculate required minimum distributions.

NOTE: The above discussion does not apply in 2009, when required minimum distributions are suspended. Minimum distribution requirements, however, must be met again beginning in 2010. In addition, non-deductible Roth IRAs are not subject to minimum distribution requirements.

Please contact my office if you would like additional information on required minimum distributions.

The purpose of this newsletter is to provide information of general interest to our clients, potential clients and other professionals. The information provided is general in nature and should not be considered complete information on any product or concept described. For more complete information, please contact my office at (512) 555-1212.