

# TORRID TECHNOLOGIES INC.

1860 Sandy Plains Road, Suite 204-129, Marietta, GA 30066  
Phone 770.565.6405 • Fax 770.579.8715  
<http://www.torrid-tech.com> • <http://www.WebCalcs.com>

## RMD AND 72T CALCULATIONS

### WebCalcs® RMD and 72(t) Distributions Suite

With the new changes by the IRS, new RMD calculations are mandatory beginning Jan. 1, 2003. In addition, Revenue Ruling 2002-62 changes the way 72(t) payouts can be calculated in order to ease the burden of those who have taken losses on their investments.

How will your company deal with these issues? How will you calculate the RMD amounts? What will you do to provide support to the IRA Owners who want their questions answered? Do you have financial advisors or internal personnel that will need to be able to make these calculations to support existing clients?

Torrid Technologies can help your company with these issues by providing your company with a private labeled **WebCalcs® RMD and 72(t) Distributions Suite**. This web-based system will provide you with the following benefits:

- § Quick calculations of RMD amounts based on end of year 2002 values.
- § Calculated projections of RMD amounts for future time frames
- § RMD Illustrations for Owners only, or Owners with Spousal Rollover
- § Stretched IRA/Legacy IRA RMD Illustrations for Owner, Spousal Rollover and then splitting to multiple Contingent Beneficiaries
- § Print private labeled reports for sending to Owners at touch of button.
- § Quick calculations for Owners with Spouse's more than 10 yrs younger
- § Ability to store calculations for future recall or for recordkeeping.

The **WebCalcs® RMD and 72(t) Distributions Suite** will provide accurate calculations in a quick and straight-forward manner. The web-based nature of our software makes it easy to roll out the software to an unlimited number of users. It will provide the tools you need to not only support your IRA Owners but also to try to provide additional options your company can offer for these distributions.

Torrid Technologies' Internet, software, and database technologies can help your firm reach project goals quickly and within a reasonable budget. Our financial and legal expertise will help you through the compliance maze, as well as deliver accurate solutions.

The Power of Interactive Financial Solutions  
Take action and Contact us today for a free initial consultation.

