To Whom It May Concern:

On *<date>* , upon *<doing whatever the taxpayer did to identify the mistake (e.g., meeting with a tax professional, financial advisor, reading an article online, etc.)>*, taxpayer discovered that for tax year(s) *<list years an RMD was missed>*, taxpayer had distributed amounts insufficient to satisfy his/her RMD for the year(s) in question. The amount of the RMD shortfall for each year in question is as follows:

*<Tax year A>* : *<Amount of RMD shortfall for A>*

<*Tax year B>* : *<Amount of RMD shortfall for B>*

During the years in question, taxpayer was unaware of the error(s), as <<<provide the IRS with a reasonable “excuse” (e.g., “was relying on their financial advisor/CPA for advice, was suffering from cognitive impairment, was provided incorrect information by their financial institution, etc.)>>>. Upon discovery of the error(s), taxpayer took immediate and corrective action by taking the following distributions, as evidenced by the attached checks *<\*attach a copy of the checks – this is where it’s helpful to have each check amount line up with the shortfall amount for each year\*>*:

*<List distribution amount(s), and date(s) of distribution(s)>*

Taxpayer believes these actions warrant relief under IRC 4974(d).