

IRS UNIFORM LIFETIME TABLE

For use by:

Unmarried Owners

Married owners whose spouses aren't more than 10 years younger

Married owners whose spouses aren't the sole beneficiaries of their IRAs

Do not use for Inherited IRAs without consulting the Inherited IRA rules

To calculate RMDs, use the following formula for each account:

$$\begin{array}{l}
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{Life Expectancy Factor} \\
 \text{see the Uniform Lifetime} \\
 \text{Table** below to find the factor} \\
 \text{using the age you turn this year}
 \end{array}
 =
 \text{Your RMD}$$

Example

$$\begin{array}{l}
 \$ 100,000 \\
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 25 \\
 \text{Divisor} \\
 \text{IRA owner turned 75 this year}
 \end{array}
 =
 \$ 4,065.04$$

Uniform Lifetime Table

Age	Life Expectancy Factor	Age	Life Expectancy Factor
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.4
94	9.5	119	2.3
95	8.9	120+	2.0
96	8.4		

* Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

** The Uniform Lifetime Table can be used by all IRA owners, unless their sole beneficiary for the entire year is their spouse who is more than 10 years younger. In that case, the regular Joint Life Expectancy Table is used, which could reduce the RMD even further.