

# IRS UNIFORM LIFETIME TABLE

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

$$\begin{array}{l}
 \text{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{25.6} \\
 \text{Divisor} \\
 \text{IRA owner turned 72 this year}
 \end{array}
 = \text{\$3,906.25}$$

## Uniform Lifetime Table

Age	Life Expectancy Factor
70	27.4
71	26.5
72	25.6
73	24.7
74	23.8
75	22.9
76	22.0
77	21.2
78	20.3
79	19.5
80	18.7
81	17.9

Age	Life Expectancy Factor
82	17.1
83	16.3
84	15.5
85	14.8
86	14.1
87	13.4
88	12.7
89	12.0
90	11.4
91	10.8
92	10.2
93	9.6

# IRS UNIFORM LIFETIME TABLE

## Uniform Lifetime Table (continued)

Age	Life Expectancy Factor	Age	Life Expectancy Factor
94	9.1	105	4.5
95	8.6	106	4.2
96	8.1	107	3.9
97	7.6	108	3.7
98	7.1	109	3.4
99	6.7	110	3.1
100	6.3	111	2.9
101	5.9	112	2.6
102	5.5	113	2.4
103	5.2	114	2.1
104	4.9	115 and older	1.9

Source: Internal Revenue Service, Publication 590-B, Table III, Uniform Lifetime.

\* 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.

Note: If you are taking RMDs from an inherited IRA, the formula, example, and table above are not applicable.

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