

RMD Single Lifetime Table

Single Life Expectancy Factors and Percentages: Quick Reference

Use to calculate Required Minimum Distributions from IRAs and qualified plans and Required Distributions under IRC Section 72(s) from nonqualified annuities **after** owner's death.

Taxpayer Age	Factor / Percentage	Taxpayer Age	Factor / Percentage	Taxpayer Age	Factor / Percentage
1	83.7 / 1.19%	41	44.8 / 2.23%	81	10.5 / 9.52%
2	82.8 / 1.21%	42	43.8 / 2.28%	82	9.9 / 10.10%
3	81.8 / 1.22%	43	42.9 / 2.33%	83	9.3 / 10.75%
4	80.8 / 1.24%	44	41.9 / 2.39%	84	8.7 / 11.49%
5	79.8 / 1.25%	45	41.0 / 2.44%	85	8.1 / 12.35%
6	78.8 / 1.27%	46	40.0 / 2.50%	86	7.6 / 13.16%
7	77.9 / 1.28%	47	39.0 / 2.56%	87	7.1 / 14.08%
8	76.9 / 1.30%	48	38.1 / 2.62%	88	6.6 / 15.15%
9	75.9 / 1.32%	49	37.1 / 2.70%	89	6.1 / 16.39%
10	74.9 / 1.34%	50	36.2 / 2.76%	90	5.7 / 17.54%
11	73.9 / 1.35%	51	35.3 / 2.83%	91	5.3 / 18.87%
12	72.9 / 1.37%	52	34.3 / 2.92%	92	4.9 / 20.41%
13	71.9 / 1.39%	53	33.4 / 2.99%	93	4.6 / 21.74%
14	70.9 / 1.41%	54	32.5 / 3.08%	94	4.3 / 23.26%
15	69.9 / 1.43%	55	31.6 / 3.16%	95	4.0 / 25.00%
16	69.0 / 1.45%	56	30.6 / 3.27%	96	3.7 / 27.03%
17	68.0 / 1.47%	57	29.8 / 3.36%	97	3.4 / 29.41%
18	67.0 / 1.49%	58	28.9 / 3.46%	98	3.2 / 31.25%
19	66.0 / 1.52%	59	28.0 / 3.57%	99	3.0 / 33.33%
20	65.0 / 1.54%	60	27.1 / 3.69%	100	2.8 / 35.71%
21	64.1 / 1.56%	61	26.2 / 3.82%	101	2.6 / 38.46%
22	63.1 / 1.58%	62	25.4 / 3.94%	102	2.5 / 40.00%
23	62.1 / 1.61%	63	24.5 / 4.08%	103	2.3 / 43.48%
24	61.1 / 1.64%	64	23.7 / 4.22%	104	2.2 / 45.45%
25	60.2 / 1.66%	65	22.9 / 4.37%	105	2.1 / 47.62%
26	59.2 / 1.69%	66	22.0 / 4.55%	106	2.1 / 47.62%
27	58.2 / 1.72%	67	21.2 / 4.72%	107	2.1 / 47.62%
28	57.3 / 1.75%	68	20.4 / 4.90%	108	2.0 / 50.00%
29	56.3 / 1.78%	69	19.6 / 5.10%	109	2.0 / 50.00%
30	55.3 / 1.81%	70	18.8 / 5.32%	110	2.0 / 50.00%
31	54.4 / 1.84%	71	18.0 / 5.56%	111	2.0 / 50.00%
32	53.4 / 1.87%	72	17.2 / 5.81%	112	2.0 / 50.00%
33	52.5 / 1.90%	73	16.4 / 6.10%	113	1.9 / 52.63%
34	51.5 / 1.94%	74	15.6 / 6.41%	114	1.9 / 52.63%
35	50.5 / 1.98%	75	14.8 / 6.76%	115	1.8 / 55.56%
36	49.6 / 2.02%	76	14.1 / 7.09%	116	1.8 / 55.56%
37	48.6 / 2.06%	77	13.3 / 7.52%	117	1.6 / 62.50%
38	47.7 / 2.10%	78	12.6 / 7.94%	118	1.4 / 71.43%
39	46.7 / 2.14%	79	11.9 / 8.40%	119	1.1 / 90.91%
40	45.7 / 2.19%	80	11.2 / 8.93%	120+	1.0 / 100.00%

RMD Uniform Lifetime Table

Uniform Life Expectancy Factors and Percentages: Quick Reference

Use to calculate Required Minimum Distributions from IRAs and qualified plans **during** owner's life. If owner has spousal beneficiary more than 10 years younger, instead use Joint Life Table from IRS Pub. 590-B.

Taxpayer Age	Factor	Percentage	Taxpayer Age	Factor	Percentage
72	27.4	3.65%	97	7.8	12.82%
73	26.5	3.77%	98	7.3	13.70%
74	25.5	3.92%	99	6.8	14.71%
75	24.6	4.07%	100	6.4	15.63%
76	23.7	4.22%	101	6.0	16.67%
77	22.9	4.37%	102	5.6	17.86%
78	22.0	4.55%	103	5.2	19.23%
79	21.1	4.74%	104	4.9	20.41%
80	20.2	4.95%	105	4.6	21.74%
81	19.4	5.15%	106	4.3	23.26%
82	18.5	5.41%	107	4.1	24.39%
83	17.7	5.65%	108	3.9	25.64%
84	16.8	5.95%	109	3.7	27.03%
85	16.0	6.25%	110	3.5	28.57%
86	15.2	6.58%	111	3.4	29.41%
87	14.4	6.94%	112	3.3	30.30%
88	13.7	7.30%	113	3.1	32.26%
89	12.9	7.75%	114	3.0	33.33%
90	12.2	8.20%	115	2.9	34.48%
91	11.5	8.70%	116	2.8	35.71%
92	10.8	9.26%	117	2.7	37.04%
93	10.1	9.90%	118	2.5	40.00%
94	9.5	10.53%	119	2.3	43.48%
95	8.9	11.24%	120+	2.0	50.00%
96	8.4	11.90%			

Know More: About the Percentages

Percentages are calculated by dividing 1 by the life expectancy factor. Dividing the account balance by the factor simply provides the amount of the RMD: i.e., a dollar amount. The percentage puts the RMD in perspective: how *much* of the account balance is the RMD?

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