



## Uniform Distribution Table

This Uniform Distribution Table should be used by IRA owners to calculate required lifetime distributions, unless the beneficiary is a spouse who is more than 10 years younger than the owner. In that case, the account owner would not use the Uniform Table. Instead, he or she would use the Joint Life Expectancy Table (not included on this form). The Uniform Distribution Table is never used by IRA beneficiaries to compute required distributions on inherited IRAs.

For inherited accounts, the Single Life Expectancy Table on the reverse side should be used, where required, subject to the ten-year force-out rule, where applicable.

Required Minimum Distribution (RMD) = Previous year-end (12/31) retirement account balance divided by Divisor corresponding to the age the account holder will turn this year.

**Example:** An IRA owner is turning 85 this year. The IRA owner's spouse is turning 82 this year. The previous year-end balance was \$100,000. The RMD for this year is  $\$100,000/16 = \$6,250$ .

AGE OF OWNER	DIVISOR	AGE OF OWNER	DIVISOR
73	26.5	96	8.4
74	25.5	97	7.8
75	24.6	98	7.3
76	23.7	99	6.8
77	22.9	100	6.4
78	22.0	101	6.0
79	21.1	102	5.6
80	20.2	103	5.2
81	19.4	104	4.9
82	18.5	105	4.6
83	17.7	106	4.3
84	16.8	107	4.1
85	16.0	108	3.9
86	15.2	109	3.7
87	14.4	110	3.5
88	13.7	111	3.4
89	12.9	112	3.3
90	12.2	113	3.1
91	11.5	114	3.0
92	10.8	115	2.9
93	10.1	116	2.8
94	9.5	117	2.7
95	8.9	118	2.5
		119	2.3
		120+	2.0

## Single Life Expectancy Table

Eligible designated beneficiaries (EDBs) who inherited an IRA in 2020 and thereafter and/or designated beneficiaries who inherited an IRA prior to 2020 and were grandfathered into the stretch IRA rules may use this Single Life Expectancy Table based on their age in the year after the IRA owner's death. That factor is reduced by one for each succeeding distribution year. Spousal beneficiaries who do not elect to roll the IRA over or treat it as their own also use the Single Life Expectancy Table, but they can recalculate each year.

AGE	DIVISOR	AGE	DIVISOR	AGE	DIVISOR
0	84.6	41	44.8	82	9.9
1	83.7	42	43.8	83	9.3
2	82.8	43	42.9	84	8.7
3	81.8	44	41.9	85	8.1
4	80.8	45	41.0	86	7.6
5	79.8	46	40.0	87	7.1
6	78.8	47	39.0	88	6.6
7	77.9	48	38.1	89	6.1
8	76.9	49	37.1	90	5.7
9	75.9	50	36.2	91	5.3
10	74.9	51	35.3	92	4.9
11	73.9	52	34.3	93	4.6
12	72.9	53	33.4	94	4.3
13	71.9	54	32.5	95	4.0
14	70.9	55	31.6	96	3.7
15	69.9	56	30.6	97	3.4
16	69.0	57	29.8	98	3.2
17	68.0	58	28.9	99	3.0
18	67.0	59	28.0	100	2.8
19	66.0	60	27.1	101	2.6
20	65.0	61	26.2	102	2.5
21	64.1	62	25.4	103	2.3
22	63.1	63	24.5	104	2.2
23	62.1	64	23.7	105	2.1
24	61.1	65	22.9	106	2.1
25	60.2	66	22.0	107	2.1
26	59.2	67	21.2	108	2.0
27	58.2	68	20.4	109	2.0
28	57.3	69	19.6	110	2.0
29	56.3	70	18.8	111	2.0
30	55.3	71	18.0	112	2.0
31	54.4	72	17.2	113	1.9
32	53.4	73	16.4	114	1.9
33	52.5	74	15.6	115	1.8
34	51.5	75	14.8	116	1.8
35	50.5	76	14.1	117	1.6
36	49.6	77	13.3	118	1.4
37	48.6	78	12.6	119	1.1
38	47.7	79	11.9	120+	1.0
39	46.7	80	11.2		
40	45.7	81	10.5		

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