

Uniform Lifetime Table

For Required Minimum Distributions (RMDs)

IRA owners determine RMDs using a factor that is taken from the Uniform Lifetime Table, unless their spouse is more than 10 years younger, or the IRA is an inherited IRA. In those cases, another table is available in IRS Publication 590-B. The table below is for RMD calculations for 2022 and beyond. To calculate the RMD for each account, take the account balance as of December 31 of last year divided by the distribution period factor (see table below) and this equals the RMD for the year.

Example: Assume Jane turns 75 this year and she had an account balance of \$200,000 in her IRA as of December 31 last year. Her RMD for this year would be \$8,130.08, calculated as follows: \$200,000 divided by 24.6 (last year's account balance divided by the factor for age she turns this year).

Uniform Lifetime Table (IRS Publication 590-B, Table III)

AGE	DISTRIBUTION PERIOD	AGE	DISTRIBUTION PERIOD	AGE	DISTRIBUTION PERIOD	AGE	DISTRIBUTION PERIOD
72	27.4	85	16.0	98	7.3	111	3.4
73	26.5	86	15.2	99	6.8	112	3.3
74	25.5	87	14.4	100	6.4	113	3.1
75	24.6	88	13.7	101	6.0	114	3.0
76	23.7	89	12.9	102	5.6	115	2.9
77	22.9	90	12.2	103	5.2	116	2.8
78	22.0	91	11.5	104	4.9	117	2.7
79	21.1	92	10.8	105	4.6	118	2.5
80	20.2	93	10.1	106	4.3	119	2.3
81	19.4	94	9.5	107	4.1	120+	2.0
82	18.5	95	8.9	108	3.9		
83	17.7	96	8.4	109	3.7		
84	16.8	97	7.8	110	3.5		

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