

# IRA Required Minimum Distribution (RMD) Worksheet – Joint Life and Last Survivor Expectancy Table

Use this worksheet to compute the required withdrawal for a traditional IRA if the taxpayer's spouse<sup>1</sup> is the sole beneficiary of the IRA and he or she is more than 10 years younger than the taxpayer.

Deadline for receiving required minimum distribution:

- Year the taxpayer turns age 72: by April 1 of the following year.
- All subsequent years: by December 31 of that year.

- 1) IRA balance<sup>2</sup> on December 31 of the previous year..... 1) \$ \_\_\_\_\_
- 2) Taxpayer's age on his or her birthday this year..... 2) \_\_\_\_\_
- 3) Spouse's age on his or her birthday this year..... 3) \_\_\_\_\_
- 4) Life expectancy from the table below at the intersection of taxpayer and spouse's ages..... 4) \_\_\_\_\_
- 5) Divide line 1 by the number entered on line 4. This is the required minimum distribution for this year from this IRA..... 5) \$ \_\_\_\_\_
- 6) Repeat steps 1 through 5 for each IRA.

**Table II (Joint Life and Last Survivor Expectancy Table)**

For use by participants whose spouses are more than 10 years younger and are the sole beneficiaries of their IRAs.

Age	40	41	42	43	44	45	46	47	48	49
72	43.9	43.0	42.1	41.1	40.2	39.3	38.4	37.5	36.6	35.8
73	43.9	43.0	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7
74	43.9	42.9	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6
75	43.8	42.9	42.0	41.0	40.1	39.2	38.3	37.4	36.5	35.6
76	43.8	42.9	41.9	41.0	40.1	39.1	38.2	37.3	36.4	35.5
77	43.8	42.9	41.9	41.0	40.0	39.1	38.2	37.3	36.4	35.5
78	43.8	42.8	41.9	40.9	40.0	39.1	38.2	37.2	36.3	35.4
79	43.8	42.8	41.9	40.9	40.0	39.1	38.1	37.2	36.3	35.4
80	43.7	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4
Age	50	51	52	53	54	55	56	57	58	59
72	34.9	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4	27.7
73	34.8	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3	27.5
74	34.8	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1	27.4
75	34.7	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0	27.2
76	34.6	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9	27.1
77	34.6	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8	27.0
78	34.5	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7	26.9
79	34.5	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6	26.8
80	34.5	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5	26.7
81	34.4	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5	26.6
82	34.4	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4	26.6
83	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5
84	34.3	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3	26.5
85	34.3	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3	26.4

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Table II (Joint Life and Last Survivor Expectancy Table) continued

For use by participants whose spouses are more than 10 years younger and are the sole beneficiaries of their IRAs.

Age	60	61	62	63	64	65	66	67	68	69
72	27.0	26.3	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.4
73	26.8	26.1	25.4	24.7	24.0	23.4	22.8	22.2	21.6	21.1
74	26.6	25.9	25.2	24.5	23.8	23.1	22.5	21.9	21.3	20.8
75	26.5	25.7	25.0	24.3	23.6	22.9	22.3	21.6	21.0	20.5
76	26.3	25.6	24.8	24.1	23.4	22.7	22.0	21.4	20.8	20.2
77	26.2	25.4	24.7	23.9	23.2	22.5	21.8	21.2	20.6	19.9
78	26.1	25.3	24.6	23.8	23.1	22.4	21.7	21.0	20.3	19.7
79	26.0	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.5
80	25.9	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3
81	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1
82	25.8	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0
83	25.7	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8
84	25.6	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7
85	25.6	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6
Age	70	71	72	73	74	75	For age combinations not listed in this table, see IRS Pub. 590-B for the complete tables.			
80	18.7	18.1	17.5	16.9	16.4	15.9				
81	18.5	17.9	17.3	16.7	16.2	15.6				
82	18.3	17.7	17.1	16.5	15.9	15.4				
83	18.2	17.5	16.9	16.3	15.7	15.2				
84	18.0	17.4	16.7	16.1	15.5	15.0				
85	17.9	17.3	16.6	16.0	15.4	14.8				

Calculate a separate required minimum distribution from each traditional IRAs. Total these minimum amounts and take distributions from any one or more traditional IRAs.

For additional information, see Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*.

<sup>1</sup> Generally, marital status is determined as of January 1 of each year. If the spouse is the beneficiary of the IRA on January 1, he or she remains a beneficiary only for purposes of calculating the required minimum distribution for that IRA even if the taxpayers divorce or the spouse dies during the year.

<sup>2</sup> Increase the IRA balance by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31 of the previous year.