

Uniform Lifetime Table

January 2025

For Required Minimum Distributions ("RMDs") from your own accounts*

For RMDs in 2022 or later

To determine your RMD for this year:

1. Find your account's balance as of December 31 of the prior year
2. Find the "Distribution Period" in the table below that corresponds to what age you'll be at the end of this year
3. Divide the account balance in Step 1 by the Distribution Period in Step 2; that's your RMD

For example: account balance was \$500,000 as of December 31 of last year and you'll be 75 as of December 31 of this year. Your RMD for this year is $\$500,000 / 24.6 = \$20,325.20$

Age	Distribution Period	Percentage (Approx)	\$ of RMD per \$100k	Age	Distribution Period	Percentage (Approx)	\$ of RMD per \$100k
72	27.4	3.650%	3,649.64	97	7.8	12.821%	12,820.51
73	26.5	3.774%	3,773.58	98	7.3	13.699%	13,698.63
74	25.5	3.922%	3,921.57	99	6.8	14.706%	14,705.88
75	24.6	4.065%	4,065.04	100	6.4	15.625%	15,625.00
76	23.7	4.219%	4,219.41	101	6.0	16.667%	16,666.67
77	22.9	4.367%	4,366.81	102	5.6	17.857%	17,857.14
78	22.0	4.545%	4,545.45	103	5.2	19.231%	19,230.77
79	21.1	4.739%	4,739.34	104	4.9	20.408%	20,408.16
80	20.2	4.950%	4,950.50	105	4.6	21.739%	21,739.13
81	19.4	5.155%	5,154.64	106	4.3	23.256%	23,255.81
82	18.5	5.405%	5,405.41	107	4.1	24.390%	24,390.24
83	17.7	5.650%	5,649.72	108	3.9	25.641%	25,641.03
84	16.8	5.952%	5,952.38	109	3.7	27.027%	27,027.03
85	16.0	6.250%	6,250.00	110	3.5	28.571%	28,571.43
86	15.2	6.579%	6,578.95	111	3.4	29.412%	29,411.76
87	14.4	6.944%	6,944.44	112	3.3	30.303%	30,303.03
88	13.7	7.299%	7,299.27	113	3.1	32.258%	32,258.06
89	12.9	7.752%	7,751.94	114	3.0	33.333%	33,333.33
90	12.2	8.197%	8,196.72	115	2.9	34.483%	34,482.76
91	11.5	8.696%	8,695.65	116	2.8	35.714%	35,714.29
92	10.8	9.259%	9,259.26	117	2.7	37.037%	37,037.04
93	10.1	9.901%	9,900.99	118	2.5	40.000%	40,000.00
94	9.5	10.526%	10,526.32	119	2.3	43.478%	43,478.26
95	8.9	11.236%	11,235.96	120 +	2.0	50.000%	50,000.00
96	8.4	11.905%	11,904.76				

* If the sole beneficiary of your account is your spouse AND he or she is more than 10 years younger than you, you must instead use the **Joint Life and Last Survivor Expectancy** table

If the account is an inherited account AND you elected to "stretch" your RMDs or are subject to the 10-year rule and the original account owner died after their RMD Required Beginning Date ("RBD"), you must instead use the **Single Life Expectancy** table

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Single Life Expectancy Table

For Required Minimum Distributions ("RMDs") from certain inherited accounts*

For RMDs in 2022 or later

To determine your RMD for this year:

1. Find the account's balance as of December 31 of the prior year
2. Find the "Life Expectancy Factor" in the table below that corresponds to what age you were at the end of the year AFTER the year the original account owner died
3. Subtract 1.0 from the Life Expectancy Factor in Step 2 for each year that has passed between a) the year AFTER the year the original account owner died and b) the current year
4. Divide the account balance in Step 1 by the number in Step 3; that's your RMD

For example: Original account owner died in 2019 and you were 40 as of the end of the following year (2020), so the starting Life Expectancy Factor was 45.7. It's now 2025 (five years after 2020), the account's balance as of December 31, 2024 was \$500,000 and the adjusted Life Expectancy Factor is now 40.7 (45.7 - 1.0 - 1.0 - 1.0 - 1.0 - 1.0). Your RMD for this year is \$500,000 / 40.7 = \$12,285.01

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

* This table applies to most non-spouse beneficiaries who inherited accounts from original owners who died prior to 2020. It also applies to certain beneficiaries who inherited accounts from original owners who died after 2019; specifically, it applies to Eligible Designated Beneficiaries who choose to "stretch" their RMDs, and Non-Eligible Designated Beneficiaries where the original account owner died after their RMD Required Beginning Date ("RBD").

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