

IRA Required Minimum Distribution (RMD) Worksheet—Uniform Lifetime Table

Use this worksheet to compute the required withdrawal for a traditional IRA unless the spouse¹ is the sole beneficiary of the IRA and he or she is more than 10 years younger.

Deadline for receiving required minimum distribution:

- Year the taxpayer turns age 73: by April 1 of the following year.
- All subsequent years: by December 31 of that year.

- 1) IRA balance² on December 31 of the previous year..... 1) \$ _____
- 2) Distribution period for the year of distribution from the table below for the taxpayer's age on this year's birthday..... 2) _____
- 3) Line 1 divided by number entered on line 2. This is the required minimum distribution for this year from this IRA..... 3) \$ _____
- 4) Repeat steps 1 through 3 for each IRA.

Table III (Uniform Lifetime Table)

<i>Age</i>	<i>Distribution Period</i>	<i>Age</i>	<i>Distribution Period</i>	<i>Age</i>	<i>Distribution Period</i>	<i>Age</i>	<i>Distribution Period</i>
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 and Over	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		

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)*.

¹ 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.

² 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.