

Uniform Lifetime Table

To calculate MRDs, use the following formula for each account:

Account Balance as of December 31 of the prior year / **Factor from New Uniform Lifetime Table***
 (adjusted, if necessary, for any rollovers or transfer in process on 12/31 of the prior year) (use the divisor that corresponds to the age the account owner attained in the MRD year)

Example:

Account balance as of December 31 of the prior year:

\$100,000

IRA owner's attained age in MRD year: **72**

MRD Divisor = \$100,000 / 25.6 = \$3,906.25

Uniform Lifetime Table			
Age of Account Owner	Divisor	Age of Account Owner	Divisor
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and older	1.9

*The Uniform Lifetime Table can be used by all IRA owners, unless their sole beneficiary for the entire year is their spouse who is more than 10 years younger. In that case, the regular Joint Life Expectancy Table is used, which could reduce the MRD even further. Note: If you are taking MRDs from an inherited IRA, the formula, example, and table above are not applicable.