

Appendix A: IRS RMD Life Expectancy Tables

Reg. § 1.401(a)(9)-9(b), (c). Effective for 2022 and later years.

1. Uniform Lifetime Table

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

This table must be used by all participants to compute their lifetime required distributions in 2022 and later years, unless the sole beneficiary of the account is the participant's more-than-10-years-younger spouse. This table may not be used: for years prior to 2022; or by beneficiaries of a deceased participant, with two exceptions: [1] in the year of the participant's death if participant died after his RBD; or [2] by the surviving spouse in some cases—see PART 3, #5.

For each Distribution Year, determine: (A) the account balance as of the prior calendar year end; (B) the participant's age at the end of the Distribution Year; and (C) the Applicable Distribution Period (divisor) for that age from the above table. "A" divided by "C" equals the required minimum distribution (RMD) for the Distribution Year.

2. Single Life Expectancy Table

Use this Table for computing the life expectancy of a designated beneficiary in 2022 and later years, except as follows: In computing the RMD for the designated beneficiary of a participant who died in *2020 or earlier*, it will be necessary to apply a transition rule to determine the RMD for 2022 and later years (unless the sole designated beneficiary was the surviving spouse): See PART 3, #1(E), of this Outline. And: In some cases if the sole beneficiary is the participant's surviving spouse, the Uniform Lifetime Table may apply instead of this table: see PART 3, #5, regarding which table to use for a surviving spouse.

Ages 0 to 59

Age	Life Expectancy	Age	Life Expectancy
0	84.6	30	55.3
1	83.7	31	54.4
2	82.8	32	53.4
3	81.8	33	52.5
4	80.8	34	51.5
5	79.8	35	50.5
6	78.8	36	49.6
7	77.9	37	48.6
8	76.9	38	47.7
9	75.9	39	46.7
10	74.9	40	45.7
11	73.9	41	44.8
12	72.9	42	43.8
13	71.9	43	42.9
14	70.9	44	41.9
15	69.9	45	41.0
16	69.0	46	40.0
17	68.0	47	39.0
18	67.0	48	38.1
19	66.0	49	37.1
20	65.0	50	36.2
21	64.1	51	35.3
22	63.1	52	34.3
23	62.1	53	33.4
24	61.1	54	32.5
25	60.2	55	31.6
26	59.2	56	30.6
27	58.2	57	29.8
28	57.3	58	28.9
29	56.3	59	28.0

Single Life Table, cont. FOR 2022 AND LATER YEARS

See headnotes on preceding page for how to apply this table to the nonspouse designated beneficiary of a pre-2021 decedent and for whether to use this table if spouse is sole designated beneficiary.

Ages 60 to 120

Age	Life Expectancy	Age	Life Expectancy
60	27.1	95	4.0
61	26.2	96	3.7
62	25.4	97	3.4
63	24.5	98	3.2
64	23.7	99	3.0
65	22.9	100	2.8
66	22.0	101	2.6
67	21.2	102	2.5
68	20.4	103	2.3
69	19.6	104	2.2
70	18.8	105	2.1
71	18.0	106	2.1
72	17.2	107	2.1
73	16.4	108	2.0
74	15.6	109	2.0
75	14.8	110	2.0
76	14.1	111	2.0
77	13.3	112	2.0
78	12.6	113	1.9
79	11.9	114	1.9
80	11.2	115	1.8
81	10.5	116	1.8
82	9.9	117	1.6
83	9.3	118	1.4
84	8.7	119	1.1
85	8.1	120+	1.0
86	7.6		
87	7.1		
88	6.6		
89	6.1		
90	5.7		
91	5.3		
92	4.9		
93	4.6		
94	4.3		