

Uniform Lifetime Table

(used to calculate Required Minimum Distributions)

Final required minimum distribution regulations issued by the IRS on April 16, 2002 included the Uniform Lifetime Table, which is generally used to calculate required minimum distributions from qualified plans, including 401(k) plans, Section 403(b) annuities and regular IRAs.

The annual required minimum distribution is determined by dividing the account balance as of the previous December 31 by the distribution period factor from the Uniform Lifetime Table, based on the taxpayer's age as of the previous December 31.

Uniform Lifetime Table

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

EXCEPTION: If the sole designated beneficiary is the account holder's spouse who is **more than 10 years younger** than the account holder, instead of this table, the actual joint life expectancy of the account holder and spouse from the IRS Joint and Last Survivor Table may be used to calculate required minimum distributions.

NOTE: The above discussion does not apply to non-deductible Roth IRAs, which are not subject to minimum distribution requirements.