

Appendix C. Uniform Lifetime Table

Table III (Uniform Lifetime)			
(For Use by:			
<ul style="list-style-type: none"> • Unmarried Owners, • Married Owners Whose Spouses Are Not More Than 10 Years Younger, and • Married Owners Whose Spouses Are Not the Sole Beneficiaries of Their IRAs) 			
Age	Distribution Period	Age	Distribution Period
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 over	1.9

First find your distribution period by using your age as of 12/31 current year, then divide the value of your IRA as of 12/31 previous year by the appropriate distribution period. This amount will yield your RMD-Required Minimum Distribution. Ex: If you turn 75 before 12/31/2013 your appropriate distribution period would be 22.9 according to the chart. If the value of your IRA is \$100,000.00 as of 12/31/2012 you would divide \$100,000.00 by 22.9 to yield your RMD of \$4367.00.