

# IRS UNIFORM LIFETIME TABLE

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

$$\begin{array}{l}
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{Life Expectancy Factor} \\
 \text{see the Uniform Lifetime} \\
 \text{Table** below to find the factor} \\
 \text{using the age you turn this year}
 \end{array}
 = \text{Your RMD}$$

## Example

$$\begin{array}{l}
 \text{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{23.7} \\
 \text{Divisor} \\
 \text{IRA owner turned 76 this year}
 \end{array}
 = \text{\$4,219.41}$$

## Uniform Lifetime Table

Age	Life Expectancy Factor
72	27.4
73	26.5
74	25.5
75	24.6
76	23.7
77	22.9
78	22.0
79	21.1
80	20.2
81	19.4
82	18.5
83	17.7

Age	Life Expectancy Factor
84	16.8
85	16.0
86	15.2
87	14.4
88	13.7
89	12.9
90	12.2
91	11.5
92	10.8
93	10.1
94	9.5
95	8.9

# IRS UNIFORM LIFETIME TABLE

## Uniform Lifetime Table (continued)

Age	Life Expectancy Factor
96	8.4
97	7.8
98	7.3
99	6.8
100	6.4
101	6.0
102	5.6
103	5.2
104	4.9
105	4.6
106	4.3
107	4.1
108	3.9

Age	Life Expectancy Factor
109	3.7
110	3.5
111	3.4
112	3.3
113	3.1
114	3.0
115	2.9
116	2.8
117	2.7
118	2.5
119	2.3
120 and older	2.0

[Learn more about RMDs at Fidelity here](#)

Source: Amendments to the Income Tax Regulations (26 CFR part 1) under section 401(a)(9) of the Internal Revenue Code (Code), §1.401(a)(9)-9 Life expectancy and distribution period tables, (c) Uniform Lifetime Table. This table generally applies for distribution calendar years beginning on or after January 1, 2022. However, transition rules under the regulations may apply to certain beneficiaries when the original account owner or their surviving spouse died before January 1, 2022. Please consult a tax advisor to discuss whether the transition rules may apply to you.

\* Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

\*\* 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 RMD even further.

Note: If you are taking RMDs from an inherited IRA, the formula, example, and table above are not applicable.

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