

Uniform Lifetime Table

Age of IRA Accountholder	Distribution Period (in years)	Age of IRA Accountholder	Distribution Period (in years)
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	1.9

11.9 What life-expectancy table is used if the Uniform Lifetime Table is not used?

It is the Joint Life and Last Survivor Expectancy Table. You may find it in the IRS Publication 590 or an abbreviated one at the end of this chapter. Again, the only time this table is used is if the spouse is the accountholder's sole primary beneficiary for the entire year, and he or she is more than 10 years younger than the accountholder.

The determination of the ages to be used is accomplished in the same manner as explained earlier for the Uniform Lifetime Table. Except for this RMD calculation both ages must be determined, the IRA accountholder's and the spouse beneficiary's.

If the complete IRS Table is used one age is found along the top of the Table and the other age is found along the side. The factor is found where the line and the column meet. If the abbreviated table at the end of the chapter is used, the IRA accountholder's age is found along the side and the age of the spouse beneficiary is found at the top. Again, the factor is found where the line and the column meet.

Example: Jim, age 72 at the end of 2012, has a traditional IRA with his wife, Sharon, age 60 at the end of 2012, as his sole primary beneficiary. His 2012 RMD is calculated using both the ages and the Joint Life and Last Survivor Expectancy table. Ages 72 and 60 produce a factor of 27.0. This is the factor that is divided into his IRA balance as of December 31, 2011. For 2013, ages 73 and 61 are used producing a factor of 26.1.