



THE Pension Digest

July 2002
Published Since 1984

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IRS Issues New Life-Expectancy Tables

Congress made it very clear to the IRS in enacting the Economic Growth and Tax Relief Reconciliation Act of 2001 (EGTRRA) that the IRS was to prepare revised life-expectancy tables to reflect the fact that people are living longer. Consequently, the IRS included revised life-expectancy tables when it issued the final RMD regulation in April 2002.

The IRS issued three new tables, set forth in Code section 1.401(a)(9)-9 — the Single Life Table, a Uniform Lifetime Table, and Joint Life-Expectancy Tables. We have devoted this newsletter to furnishing you these tables.

The Single Life Table is set forth on page 2. Under the final RMD regulation, this Table is used to determine the distribution period which will apply to the payments to be made to a beneficiary after the IRA accountholder has died. This table is never used in the RMD calculation while the accountholder is alive. Under the old RMD rules, it was required to use a single life-expectancy factor if the IRA accountholder had designated a nonliving entity as the beneficiary.

The Uniform Lifetime Table is set forth on this page. This Table replaces the old MDIB Table. This is a joint table which the IRS created from the Joint and Last Survivor Table by using the age of the

accountholder and the age of a beneficiary who is exactly 10 years younger than the accountholder. This table, too, has been updated to reflect longer joint life expectancies. With one exception, this table is used to determine the distribution period for all RMD calculations, regardless of who the designated beneficiary is. The exception is — the Joint and Last Survivor Table is to be used if the spouse is the sole "primary" beneficiary, and he/she is more than 10 years younger than the IRA accountholder.

The third table is the Joint and Last Survivor Table, set forth on pages 3-8, plus the two insert pages. The IRS table shows a "distribution period" for every age combination (e.g. 1/45, 5/61, 58/45, 70/63, 70/70, 79/87, etc.) CWF tried to simplify this table by showing age combinations where the IRA accountholder is age 70 or older, and the spouse beneficiary is age 20 or older.

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

Single Life Table

Age of IRA Beneficiary	Distribution Period (in years)	Age of IRA Beneficiary	Distribution Period (in years)	Age of IRA Beneficiary	Distribution Period (in years)
0	82.4	39	44.6	78	11.4
1	81.6	40	43.6	79	10.8
2	80.6	41	42.7	80	10.2
3	79.7	42	41.7	81	9.7
4	78.7	43	40.7	82	9.1
5	77.7	44	39.8	83	8.6
6	76.7	45	38.8	84	8.1
7	75.8	46	37.9	85	7.6
8	74.8	47	37.0	86	7.1
9	73.8	48	36.0	87	6.7
10	72.8	49	35.1	88	6.3
11	71.8	50	34.2	89	5.9
12	70.8	51	33.3	90	5.5
13	69.9	52	32.3	91	5.2
14	68.9	53	31.4	92	4.9
15	67.9	54	30.5	95	4.6
16	66.9	55	29.6	94	4.3
17	66.0	56	28.7	95	4.1
18	65.0	57	27.9	96	3.8
19	64.0	58	27.0	97	3.6
20	63.0	59	26.1	98	3.4
21	62.1	60	25.2	99	3.1
22	61.1	61	24.4	100	2.9
23	60.1	62	23.5	101	2.7
24	59.1	63	22.7	102	2.5
25	58.2	64	21.8	103	2.3
26	57.2	65	21.0	104	2.1
27	56.2	66	20.2	105	1.9
28	55.3	67	19.4	106	1.7
29	54.3	68	18.6	107	1.5
30	53.3	69	17.8	108	1.4
31	52.4	70	17.0	109	1.2
32	51.4	71	16.3	110	1.1
33	50.4	72	15.5	111+	1.0
34	49.4	73	14.8		
35	48.5	74	14.1		
36	47.5	75	13.4		
37	46.5	76	12.7		
38	45.6	77	12.1		

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

It is the Joint and Last Survivor Table which can be found in the final RMD regulation. Again, the only time this table is used is if the spouse is the sole beneficiary on January 1, and he or she is more than 10 years younger than the accountholder. Set forth below are excerpts from this table. If a certain situation is not listed, refer to the final RMD regulation.

**Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger**

Age of Account- holder	The age of the spouse beneficiary										
	20	21	22	23	24	25	26	27	28	29	30
70	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4	55.4	54.4	53.5
71	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4	55.4	54.4	53.5
72	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4	53.5
73	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3	55.4	54.4	53.4
74	63.1	62.1	61.2	60.2	59.2	58.2	57.3	56.3	55.4	54.4	53.4
75	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
76	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
77	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
78	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3	55.3	54.4	53.4
79	63.1	62.1	61.1	60.2	59.2	58.2	57.2	56.3	55.3	54.3	53.4
80	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
81	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
82	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
83	63.1	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
84	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.4
85	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.3	55.3	54.3	53.5
86	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
87	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
88	63.0	62.1	61.1	60.1	59.2	58.2	57.2	56.2	55.3	54.3	53.5
89	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3	53.5
90-111	63.0	62.1	61.1	60.1	59.1	58.2	57.2	56.2	55.3	54.3	53.5

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	31	32	33	34	35	36	37	38	39	40
70	52.5	51.6	50.6	49.7	48.7	47.8	46.8	45.9	44.9	44.0
71	52.5	51.6	50.6	49.6	48.7	47.7	46.8	45.9	44.9	44.0
72	52.5	51.5	50.6	49.6	48.7	47.7	46.8	45.8	44.9	43.9
73	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8	43.9
74	52.5	51.5	50.6	49.6	48.6	47.7	46.7	45.8	44.8	43.9
75	52.5	51.5	50.5	49.6	48.6	47.7	46.7	45.7	44.8	43.8
76	52.4	51.5	50.5	49.6	48.6	47.6	46.7	45.7	44.8	43.8
77	52.4	51.5	50.5	49.5	48.6	47.6	46.7	45.7	44.8	43.8
78	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.8	43.8
79	52.4	51.5	50.5	49.5	48.6	47.6	46.6	45.7	44.7	43.8
80	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7	43.7
81	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.7	44.7	43.7
82	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
83	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
84	52.4	51.4	50.5	49.5	48.5	47.6	46.6	45.6	44.7	43.7
85	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.7	43.7
86	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
87	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
88	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
89	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
90-94	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.7
95-111	52.4	51.4	50.4	49.5	48.5	47.5	46.6	45.6	44.6	43.6

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	41	42	43	44	45	46	47	48	49	50
70	43.1	42.2	41.3	40.3	39.4	38.6	37.7	36.8	35.9	35.1
71	43.0	42.1	41.2	40.3	39.4	38.5	37.6	36.7	35.9	35.0
72	43.0	42.1	41.1	40.2	39.3	38.4	37.5	36.6	35.8	34.9
73	43.0	42.0	41.1	40.2	39.3	38.4	37.5	36.6	35.7	34.8
74	42.9	42.0	41.1	40.1	39.2	38.3	37.4	36.5	35.6	34.8
75	42.9	42.0	41.0	40.1	39.2	38.3	37.4	36.5	35.6	34.7
76	42.9	41.9	41.0	40.1	39.1	38.2	37.3	36.4	35.5	34.6
77	42.9	41.9	41.0	40.0	39.1	38.2	37.3	36.4	35.5	34.6
78	42.8	41.9	40.9	40.0	39.1	38.2	37.2	36.3	35.4	34.5
79	42.8	41.9	40.9	40.0	39.1	38.1	37.2	36.3	35.4	34.5
80	42.8	41.8	40.9	40.0	39.0	38.1	37.2	36.3	35.4	34.5
81	42.8	41.8	40.9	39.9	39.0	38.1	37.2	36.2	35.3	34.4
82	42.8	41.8	40.9	39.9	39.0	38.1	37.1	36.2	35.3	34.4
83	42.8	41.8	40.9	39.9	39.0	38.0	37.1	36.2	35.3	34.4
84	42.7	41.8	40.8	39.9	39.0	38.0	37.1	36.2	35.3	34.3
85	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.2	35.2	34.3
86	42.7	41.8	40.8	39.9	38.9	38.0	37.1	36.1	35.2	34.3
87	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2	34.3
88	42.7	41.8	40.8	39.9	38.9	38.0	37.0	36.1	35.2	34.3
89	42.7	41.7	40.8	39.8	38.9	38.0	37.0	36.1	35.2	34.3

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	51	52	53	54	55	56	57	58	59	60
70	34.3	33.4	32.6	31.8	31.1	30.3	29.5	28.8	28.1	27.4
71	34.2	33.3	32.5	31.7	30.9	30.1	29.4	28.6	27.9	27.2
72	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4	27.7	27.0
73	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3	27.5	26.8
74	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1	27.4	26.6
75	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0	27.2	26.5
76	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9	27.1	26.3
77	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8	27.0	26.2
78	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7	26.9	26.1
79	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6	26.8	26.0
80	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5	26.7	25.9
81	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5	26.6	25.8
82	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4	26.6	25.8
83	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5	25.7
84	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3	26.5	25.6
85	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3	26.4	25.6
86	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2	26.4	25.5
87	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2	26.4	25.5
88	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2	26.3	25.5
89	33.3	32.4	31.5	30.7	29.8	28.9	28.0	27.2	26.3	25.4
90	33.3	32.4	31.5	30.6	29.8	28.9	28.0	27.1	26.3	25.4
91	33.3	32.4	31.5	30.6	29.7	28.9	28.0	27.1	26.3	25.4
92	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2	25.4
93	33.3	32.4	31.5	30.6	29.7	28.8	28.0	27.1	26.2	25.4

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	61	62	63	64	65	66	67	68	69	70
70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
71	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
72	26.3	NA	NA	NA	NA	NA	NA	NA	NA	NA
73	26.1	25.4	NA	NA	NA	NA	NA	NA	NA	NA
74	25.9	25.2	24.5	NA	NA	NA	NA	NA	NA	NA
75	25.7	25.0	24.3	23.6	NA	NA	NA	NA	NA	NA
76	25.6	24.8	24.1	23.4	22.7	NA	NA	NA	NA	NA
77	25.4	24.7	23.9	23.2	22.5	21.8	NA	NA	NA	NA
78	25.3	24.6	23.8	23.1	22.4	21.7	21.0	NA	NA	NA
79	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	NA	NA
80	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3	NA
81	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1	18.5
82	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0	18.3
83	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8	18.2
84	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7	18.0
85	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6	17.9
86	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5	17.8
87	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4	17.7
88	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3	17.6
89	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3	17.6
90	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2	17.5
91	24.5	23.7	22.9	22.1	21.3	20.5	19.7	18.9	18.2	17.4
92	24.5	23.7	22.9	22.0	21.2	20.4	19.6	18.9	18.1	17.4
93	24.5	23.7	22.8	22.0	21.2	20.4	19.6	18.8	18.1	17.3
94	24.5	23.6	22.8	22.0	21.2	20.4	19.6	18.8	18.0	17.3

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	71	72	73	74	75	76	77	78	79	80
70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
71	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
72	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
73	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
74	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
75	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
76	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
77	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
78	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
79	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
80	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
82	17.7	NA	NA	NA	NA	NA	NA	NA	NA	NA
83	17.5	16.9	NA	NA	NA	NA	NA	NA	NA	NA
84	17.4	16.7	16.1	NA	NA	NA	NA	NA	NA	NA
85	17.3	16.6	16.0	15.4	NA	NA	NA	NA	NA	NA
86	17.1	16.5	15.8	15.2	14.6	NA	NA	NA	NA	NA
87	17.0	16.4	15.7	15.1	14.5	13.9	NA	NA	NA	NA
88	16.9	16.3	15.6	15.0	14.4	13.8	13.2	NA	NA	NA
89	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	NA	NA

Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger

Age of Account- holder	The age of the spouse beneficiary									
	81	82	83	84	85	86	87	88	89	90
90	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
91	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
92	10.7	NA	NA	NA	NA	NA	NA	NA	NA	NA
93	10.6	10.1	NA	NA	NA	NA	NA	NA	NA	NA
94	10.5	10.0	9.5	NA	NA	NA	NA	NA	NA	NA
95	10.4	9.9	9.4	9.0	NA	NA	NA	NA	NA	NA
96	10.3	9.8	9.3	8.9	8.5	NA	NA	NA	NA	NA
97	10.2	9.7	9.2	8.8	8.4	8.0	NA	NA	NA	NA
98	10.1	9.6	9.2	8.7	8.3	7.9	7.5	NA	NA	NA
99	10.1	9.6	9.1	8.6	8.2	7.8	7.4	7.0	NA	NA
100	10.0	9.5	9.0	8.5	8.1	7.7	7.3	6.9	6.6	NA
101	10.0	9.4	9.0	8.5	8.0	7.6	7.2	6.9	6.5	6.2
102	9.9	9.4	8.9	8.4	8.0	7.5	7.1	6.8	6.4	6.1
103	9.9	9.4	8.8	8.4	7.9	7.5	7.1	6.7	6.3	6.0
104	9.8	9.3	8.8	8.3	7.9	7.4	7.0	6.6	6.3	5.9
105	9.8	9.3	8.8	8.3	7.8	7.4	7.0	6.6	6.2	5.9
106	9.8	9.2	8.7	8.2	7.8	7.3	6.9	6.5	6.2	5.8
107	9.8	9.2	8.7	8.2	7.7	7.3	6.9	6.5	6.1	5.8
108	9.7	9.2	8.7	8.2	7.7	7.3	6.8	6.4	6.1	5.7
109	9.7	9.2	8.7	8.2	7.7	7.2	6.8	6.4	6.0	5.7
110	9.7	9.2	8.6	8.1	7.7	7.2	6.8	6.4	6.0	5.6
111	9.9	9.4	8.9	8.1	7.6	7.2	6.8	6.3	6.0	5.6
112	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9	5.6
113	9.7	9.1	8.6	8.1	7.6	7.2	6.7	6.3	5.9	5.6
114	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9	5.6
115	9.7	9.1	8.6	8.1	7.6	7.1	6.7	6.3	5.9	5.5

**Joint and Last Survivor Table
If Spouse is Sole Beneficiary and More Than 10 Years Younger**

Age of Account- holder	The age of the spouse beneficiary									
	91	92	93	94	95	96	97	98	99	100
100	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
101	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
102	5.8	NA	NA	NA	NA	NA	NA	NA	NA	NA
103	5.7	5.4	NA	NA	NA	NA	NA	NA	NA	NA
104	5.6	5.4	5.1	NA	NA	NA	NA	NA	NA	NA
105	5.6	5.3	5.0	4.8	NA	NA	NA	NA	NA	NA
106	5.5	5.2	4.9	4.7	4.5	NA	NA	NA	NA	NA
107	5.4	5.1	4.9	4.6	4.4	4.2	NA	NA	NA	NA
108	5.4	5.1	4.8	4.6	4.3	4.1	3.9	NA	NA	NA
109	5.3	5.0	4.8	4.5	4.3	4.0	3.8	3.6	NA	NA
110	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.5	3.3	NA
111	5.3	5.0	4.7	4.4	4.2	3.9	3.7	3.5	3.3	3.1
112	5.3	4.9	4.7	4.4	4.1	3.9	3.7	3.5	3.2	3.0
113	5.2	4.9	4.6	4.4	4.1	3.9	3.6	3.4	3.2	3.0
114	5.2	4.9	4.6	4.3	4.1	3.9	3.6	3.4	3.2	3.0
115	5.2	4.9	4.6	4.3	4.1	3.8	3.6	3.4	3.1	2.9