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A Required Minimum Distribution (RMD) is a specific dollar amount that must be withdrawn from an IRA or Qualified Plan in a given year. The RMD is typically calculated by taking the prior year-end account balance divided by a life expectancy factor. New RMD factors were issued beginning in 2022.

Uniform Lifetime Table For Use by IRA and Qualified Plan Account Owners

Age	Life Expectancy Factor	Withdrawal Percentage	Age	Life Expectancy Factor	Withdrawal Percentage
72	27.4	3.65%	97	7.8	12.83%
73	26.5	3.78%	98	7.3	13.70%
74	25.5	3.93%	99	6.8	14.71%
75	24.6	4.07%	100	6.4	15.63%
76	23.7	4.22%	101	6.0	16.67%
77	22.9	4.37%	102	5.6	17.86%
78	22.0	4.55%	103	5.2	19.24%
79	21.1	4.74%	104	4.9	20.41%
80	20.2	4.96%	105	4.6	21.74%
81	19.4	5.16%	106	4.3	23.26%
82	18.5	5.41%	107	4.1	24.40%
83	17.7	5.65%	108	3.9	25.65%
84	16.8	5.96%	109	3.7	27.03%
85	16.0	6.25%	110	3.5	28.58%
86	15.2	6.58%	111	3.4	29.42%
87	14.4	6.95%	112	3.3	30.31%
88	13.7	7.30%	113	3.1	32.26%
89	12.9	7.76%	114	3.0	33.34%
90	12.2	8.20%	115	2.9	34.49%
91	11.5	8.70%	116	2.8	35.72%
92	10.8	9.26%	117	2.7	37.04%
93	10.1	9.91%	118	2.5	40.00%
94	9.5	10.53%	119	2.3	43.48%
95	8.9	11.24%	120	2.0	50.00%
96	8.4	11.91%			

Single Life Table For Use by Beneficiaries of IRAs and Qualified Plans

Age	LE Factor	W/D%	Age	LE Factor	W/D%	Age	LE Factor	W/D%		Age	LE Factor	W/D%		
0	84.6	1.18%	31	54.4	1.84%	61	26.2	3.82%		91	5.3	18.87%		
1	83.7	1.19%	32	53.4	1.87%	62	25.4	3.94%		92	4.9	20.41%		
2	82.8	1.21%	33	52.5	1.90%	63	24.5	4.08%		93	4.6	21.74%		
3	81.8	1.22%	34	51.5	1.94%	64	23.7	4.22%		94	4.3	23.26%		
4	80.8	1.24%	35	50.5	1.98%	65	22.9	4.37%		95	4.0	25.00%		
5	79.8	1.25%	36	49.6	2.02%	66	22.0	4.55%		96	3.7	27.03%		
6	78.8	1.27%	37	48.6	2.06%	67	21.2	4.72%		97	3.4	29.41%		
7	77.9	1.28%	38	47.7	2.10%	68	20.4	4.90%		98	3.2	31.25%		
8	76.9	1.30%	39	46.7	2.14%	69	19.6	5.10%		99	3.0	33.33%		
9	75.9	1.32%	40	45.7	2.19%	70	18.8	5.32%		100	2.8	35.71%		
10	74.9	1.34%	41	44.8	2.23%	71	18.0	5.56%		101	2.6	38.46%		
11	73.9	1.35%	42	43.8	2.28%	72	17.2	5.81%		102	2.5	40.00%		
12	72.9	1.37%	43	42.9	2.33%	73	16.4	6.10%		103	2.3	43.48%		
13	71.9	1.39%	44	41.9	2.39%	74	15.6	6.41%		104	2.2	45.45%		
14	70.9	1.41%	45	41.0	2.44%	75	14.8	6.76%		105	2.1	47.62%		
15	69.9	1.43%	46	40.0	2.50%	76	14.1	7.09%		106	2.1	47.62%		
16	69.0	1.45%	47	39.0	2.56%	77	13.3	7.52%		107	2.1	47.62%		
17	68.0	1.47%	48	38.1	2.62%	78	12.6	7.94%		108	2.0	50.00%		
18	67.0	1.49%	49	37.1	2.70%	79	11.9	8.40%		109	2.0	50.00%		
19	66.0	1.52%	50	36.2	2.76%	80	11.2	8.93%		110	2.0	50.00%		
20	65.0	1.54%	51	35.3	2.83%	81	10.5	9.52%		111	2.0	50.00%		
21	64.1	1.56%	52	34.3	2.92%	82	9.9	10.10%		112	2.0	50.00%		
22	63.1	1.58%	53	33.4	2.99%	83	9.3	10.75%		113	1.9	52.63%		
23	62.1	1.61%	54	32.5	3.08%	84	8.7	11.49%		114	1.9	52.63%		
24	61.1	1.64%	55	31.6	3.16%	85	8.1	12.35%		115	1.8	55.56%		
25	60.2	1.66%	56	30.6	3.27%	86	7.6	13.16%		116	1.8	55.56%		
26	59.2	1.69%	57	29.8	3.36%	87	7.1	14.08%		117	1.6	62.50%		
27	58.2	1.72%	58	28.9	3.46%	88	6.6	15.15%		118	1.4	71.43%		
28	57.3	1.75%	59	28.0	3.57%	89	6.1	16.39%		119	1.1	90.91%		
29	56.3	1.78%	60	27.1	3.69%	90	5.7	17.54%		120	1.0	100.00%		
30	55.3	1.81%	LE Factor =	Life Expectancy	Factor	W/D% = Withdrawal Percentage								

Stifel does not provide legal or tax advice. You should consult with your professional legal and tax advisors regarding your particular situation.