

Updated Life Expectancy Tables

Cross References

- T.D. 9930

The IRS has updated the life expectancy tables that are used to determine the required minimum distribution (RMD) amount from IRAs and qualified retirement accounts. The RMD for each year equals the IRA or retirement account balance as of December 31 of the preceding year, divided by the applicable distribution period (life expectancy) for the taxpayer’s age in the current tax year. The distribution period is determined by using either the uniform lifetime table, joint life and last survivor expectancy table, or the single lifetime table. Information on how to determine which table to use is covered in Tab 13, *Retirement, Social Security, and Medicare*, in the 1040 Edition/Deluxe Edition of *TheTaxBook*.

The following tables apply to distribution calendar years beginning on or after January 1, 2022. For ages and combinations not listed below, see Regulation section 1.401(a)(9)-9.

Uniform Lifetime Table

For use by:

- Unmarried participants,
- Married participants whose spouses are not more than 10 years younger, and
- Married participants whose spouses are not the sole beneficiaries of their IRAs.

Uniform Lifetime Table					
Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
72.....	27.4	82.....	18.5	92.....	10.8
73.....	26.5	83.....	17.7	93.....	10.1
74.....	25.5	84.....	16.8	94.....	9.5
75.....	24.6	85.....	16.0	95.....	8.9
76.....	23.7	86.....	15.2	96.....	8.4
77.....	22.9	87.....	14.4	97.....	7.8
78.....	22.0	88.....	13.7	98.....	7.3
79.....	21.1	89.....	12.9	99.....	6.8
80.....	20.2	90.....	12.2	100.....	6.4
81.....	19.4	91.....	11.5		

Joint Life and Last Survivor Expectancy Table

This table is used for determining the joint and last survivor life expectancy of two individuals. It is for use by participants whose spouses are more than 10 years younger and are the sole beneficiaries of their IRAs.

Joint Life and Last Survivor Expectancy Table									
Ages	36	37	38	39	40	41	42	43	44
70	49.9	48.9	48.0	47.0	46.1	45.2	44.3	43.3	42.4
71	49.8	48.9	47.9	47.0	46.1	45.1	44.2	43.3	42.4
72	49.8	48.9	47.9	47.0	46.0	45.1	44.2	43.2	42.3
73	49.8	48.8	47.9	46.9	46.0	45.1	44.1	43.2	42.3
74	49.8	48.8	47.9	46.9	46.0	45.0	44.1	43.2	42.2
75	49.7	48.8	47.8	46.9	45.9	45.0	44.1	43.1	42.2
76	49.7	48.8	47.8	46.9	45.9	45.0	44.0	43.1	42.2
77	49.7	48.8	47.8	46.9	45.9	45.0	44.0	43.1	42.1
78	49.7	48.7	47.8	46.8	45.9	44.9	44.0	43.0	42.1
79	49.7	48.7	47.8	46.8	45.9	44.9	44.0	43.0	42.1
80	49.7	48.7	47.8	46.8	45.9	44.9	43.9	43.0	42.1
Ages	45	46	47	48	49	50	51	52	53
70	41.5	40.6	39.7	38.8	38.0	37.1	36.2	35.4	34.6
71	41.5	40.6	39.7	38.8	37.9	37.0	36.1	35.3	34.5
72	41.4	40.5	39.6	38.7	37.8	36.9	36.0	35.2	34.3
73	41.4	40.4	39.5	38.6	37.7	36.8	36.0	35.1	34.2
74	41.3	40.4	39.5	38.6	37.7	36.8	35.9	35.0	34.1
75	41.3	40.3	39.4	38.5	37.6	36.7	35.8	34.9	34.1
76	41.2	40.3	39.4	38.5	37.5	36.6	35.7	34.9	34.0
77	41.2	40.3	39.3	38.4	37.5	36.6	35.7	34.8	33.9
78	41.2	40.2	39.3	38.4	37.5	36.5	35.6	34.7	33.9
79	41.1	40.2	39.3	38.3	37.4	36.5	35.6	34.7	33.8
80	41.1	40.2	39.2	38.3	37.4	36.5	35.5	34.6	33.7
81	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7
82	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7
83	41.1	40.1	39.2	38.2	37.3	36.4	35.4	34.5	33.6
84	41.0	40.1	39.2	38.2	37.3	36.3	35.4	34.5	33.6
85	41.0	40.1	39.1	38.2	37.3	36.3	35.4	34.5	33.6
Ages	54	55	56	57	58	59	60	61	62
70	33.8	33.0	32.2	31.4	30.7	29.9	29.2	28.5	27.9
71	33.6	32.8	32.0	31.2	30.5	29.7	29.0	28.3	27.6
72	33.5	32.7	31.9	31.1	30.3	29.5	28.8	28.1	27.4
73	33.4	32.6	31.7	30.9	30.1	29.4	28.6	27.9	27.2
74	33.3	32.4	31.6	30.8	30.0	29.2	28.4	27.7	27.0
75	33.2	32.4	31.5	30.7	29.9	29.1	28.3	27.5	26.8
76	33.1	32.3	31.4	30.6	29.8	29.0	28.2	27.4	26.6
77	33.0	32.2	31.3	30.5	29.7	28.8	28.0	27.3	26.5
78	33.0	32.1	31.2	30.4	29.6	28.7	27.9	27.1	26.4
79	32.9	32.0	31.2	30.3	29.5	28.7	27.8	27.0	26.2

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Updated Life Expectancy Tables continued

Joint Life and Last Survivor Expectancy Table continued

Ages	54	55	56	57	58	59	60	61	62
80	32.9	32.0	31.1	30.3	29.4	28.6	27.8	26.9	26.1
81	32.8	31.9	31.1	30.2	29.3	28.5	27.7	26.9	26.0
82	32.8	31.9	31.0	30.1	29.3	28.4	27.6	26.8	26.0
83	32.7	31.8	31.0	30.1	29.2	28.4	27.5	26.7	25.9
84	32.7	31.8	30.9	30.0	29.2	28.3	27.5	26.7	25.8
85	32.7	31.8	30.9	30.0	29.1	28.3	27.4	26.6	25.8
86	32.6	31.7	30.9	30.0	29.1	28.2	27.4	26.6	25.7
87	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5	25.7
88	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.5	25.6
89	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.4	25.6
90	32.6	31.7	30.8	29.9	29.0	28.1	27.3	26.4	25.6
Ages	63	64	65	66	67	68	69	70	71
75	26.1	25.3	24.6	24.0	23.3	22.7	22.1	21.5	20.9
76	25.9	25.2	24.4	23.7	23.1	22.4	21.8	21.2	20.6
77	25.7	25.0	24.3	23.5	22.9	22.2	21.5	20.9	20.3
78	25.6	24.8	24.1	23.4	22.7	22.0	21.3	20.6	20.0
79	25.5	24.7	23.9	23.2	22.5	21.8	21.1	20.4	19.8
80	25.3	24.6	23.8	23.1	22.3	21.6	20.9	20.2	19.6
81	25.2	24.5	23.7	22.9	22.2	21.5	20.7	20.0	19.4
82	25.2	24.4	23.6	22.8	22.1	21.3	20.6	19.9	19.2
83	25.1	24.3	23.5	22.7	22.0	21.2	20.5	19.7	19.0
84	25.0	24.2	23.4	22.6	21.9	21.1	20.4	19.6	18.9
85	25.0	24.1	23.3	22.6	21.8	21.0	20.3	19.5	18.8
86	24.9	24.1	23.3	22.5	21.7	20.9	20.2	19.4	18.7
87	24.9	24.0	23.2	22.4	21.6	20.9	20.1	19.3	18.6
88	24.8	24.0	23.2	22.4	21.6	20.8	20.0	19.2	18.5
89	24.8	24.0	23.1	22.3	21.5	20.7	20.0	19.2	18.4
90	24.7	23.9	23.1	22.3	21.5	20.7	19.9	19.1	18.4
Ages	72	73	74	75	76	77	78	79	80
82	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5	14.0
83	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2	13.7
84	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9	13.4
85	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6	13.1
86	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4	12.9
87	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2	12.7
88	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1	12.5
89	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9	12.3
90	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8	12.2
91	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7	12.1
92	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6	11.9
93	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5	11.9
94	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4	11.8
95	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3	11.7

Single Lifetime Table

This table sets forth the life expectancy of an individual at each age and is for use by beneficiaries.

Single Lifetime Table					
Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
0.....	84.6	33.....	52.5	66.....	22.0
1.....	83.7	34.....	51.5	67.....	21.2
2.....	82.8	35.....	50.5	68.....	20.4
3.....	81.8	36.....	49.6	69.....	19.6
4.....	80.8	37.....	48.6	70.....	18.8
5.....	79.8	38.....	47.7	71.....	18.0
6.....	78.8	39.....	46.7	72.....	17.2
7.....	77.9	40.....	45.7	73.....	16.4
8.....	76.9	41.....	44.8	74.....	15.6
9.....	75.9	42.....	43.8	75.....	14.8
10.....	74.9	43.....	42.9	76.....	14.1
11.....	73.9	44.....	41.9	77.....	13.3
12.....	72.9	45.....	41.0	78.....	12.6
13.....	71.9	46.....	40.0	79.....	11.9
14.....	70.9	47.....	39.0	80.....	11.2
15.....	69.9	48.....	38.1	81.....	10.5
16.....	69.0	49.....	37.1	82.....	9.9
17.....	68.0	50.....	36.2	83.....	9.3
18.....	67.0	51.....	35.3	84.....	8.7
19.....	66.0	52.....	34.3	85.....	8.1
20.....	65.0	53.....	33.4	86.....	7.6
21.....	64.1	54.....	32.5	87.....	7.1
22.....	63.1	55.....	31.6	88.....	6.6
23.....	62.1	56.....	30.6	89.....	6.1
24.....	61.1	57.....	29.8	90.....	5.7
25.....	60.2	58.....	28.9	91.....	5.3
26.....	59.2	59.....	28.0	92.....	4.9
27.....	58.2	60.....	27.1	93.....	4.6
28.....	57.3	61.....	26.2	94.....	4.3
29.....	56.3	62.....	25.4	95.....	4.0
30.....	55.3	63.....	24.5		
31.....	54.4	64.....	23.7		
32.....	53.4	65.....	22.9		