



Required Minimum Distribution: Worksheet 1

Use this worksheet to figure this year's RMD for your traditional IRA UNLESS your spouse¹ is the sole beneficiary of your IRA and he or she is more than 10 years younger than you.

Deadline for receiving RMDs:

- Year you turn age 70 ½ - by April 1 of the following year
- All Subsequent years – by December 31 of that year

Calculation:

1. IRA balance² on December 31 of the previous year: _____
2. Distribution period from Table 1 below for your age on your birthday this year: _____
3. Line 1 divided by line 2 = your RMD for this year from this IRA _____
4. Repeat steps 1 through 3 for each of your IRAs: _____

Once you determine a separate RMD from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs.

¹ Generally, your marital status is determined as of January 1 of each year. If your spouse is the beneficiary of your IRA on January 1, he or she remains a beneficiary only for purposes of calculating the RMD for that IRA even if you get divorced or your spouse dies during the year.

² You must increase your IRA balance by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31 of the previous year.



Required Minimum Distribution: Worksheet 2

Use this worksheet to calculate this year's RMD for your traditional IRA if your spouse¹ is the sole beneficiary of your IRA and he or she is more than 10 years younger than you.

Deadline for receiving RMDs:

- Year you turn age 70 ½ - by April 1 of the following year
- All Subsequent years – by December 31 of that year

Calculation:

1. IRA balance² on December 31 of the previous year: _____
2. Your age on your birthday this year: _____
3. Your spouse's age on his or her birthday this year: _____
4. Life expectancy from the Joint and Survivor Life Table in IRS Publication 590: _____
5. Line 1 divided by line 4 = your RMD this year from this IRA: _____
6. Repeat steps 1 through 5 for each of your IRAs: _____

Once you determine a separate RMD from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs.

¹ Generally, your marital status is determined as of January 1 of each year. If your spouse is the beneficiary of your IRA on January 1, he or she remains a beneficiary only for purposes of calculating the RMD for that IRA even if you get divorced or your spouse dies during the year.

² You must increase your IRA balance by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31 of the previous year.

Table 1

| Age | Distribution Period | Age | Distribution Period |
|------------|----------------------------|--------------|----------------------------|
| 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 and over | 1.9 |

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