
Uniform Lifetime Table (2022)

IRS Reg. 1.401(a)(9)-9 (c)¹

The following table, referred to as the Uniform Lifetime Table, sets forth the distribution period that applies for lifetime distributions to an employee in situations in which the employee's surviving spouse is not the sole designated beneficiary. This table is also used if the employee's surviving spouse is the sole designated beneficiary but is not more than 10 years younger than the employee.

Age of employee	Distribution period	RMD as a % of Account Balance
72	27.4	3.650%
73	26.5	3.774%
74	25.5	3.922%
75	24.6	4.065%
76	23.7	4.219%
77	22.9	4.367%
78	22.0	4.545%
79	21.1	4.739%
80	20.2	4.950%
81	19.4	5.155%
82	18.5	5.405%
83	17.7	5.650%
84	16.8	5.952%
85	16.0	6.250%
86	15.2	6.579%
87	14.4	6.944%
88	13.7	7.299%
89	12.9	7.752%
90	12.2	8.197%
91	11.5	8.696%
92	10.8	9.259%
93	10.1	9.901%
94	9.5	10.526%
95	8.9	11.236%
96	8.4	11.905%

¹ The distribution periods shown in this table apply to required minimum distributions required to be made *beginning January 1, 2022 and later*. For required minimum distributions before this date, different distribution periods apply.

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Age of employee	Distribution period	RMD as a % of Account Balance
97	7.8	12.821%
98	7.3	13.699%
99	6.8	14.706%
100	6.4	15.625%
101	6.0	16.667%
102	5.6	17.857%
103	5.2	19.231%
104	4.9	20.408%
105	4.6	21.739%
106	4.3	23.256%
107	4.1	24.390%
108	3.9	25.641%
109	3.7	27.027%
110	3.5	28.571%
111	3.4	29.412%
112	3.3	30.303%
113	3.1	32.258%
114	3.0	33.333%
115	2.9	34.483%
116	2.8	35.714%
117	2.7	37.037%
118	2.5	40.000%
119	2.3	43.478%
120+	2.0	50.000%
