IRS Publication 590-B (IRAs)

Table I

Single Life Expectancy

For Use by Beneficiaries

Appendix B

Age	Life Expectancy Divisor	Divisor Per Cent Equivalent
0	82.4	1.21%
1	81.6	1.23%
2	80.6	1.24%
3	79.7	1.25%
4	78.7	1.27%
5	77.7	1.29%
6	76.7	1.30%
7	75.8	1.32%
8	74.8	1.34%
9	73.8	1.36%
10	72.8	1.37%
11	71.8	1.39%
12	70.8	1.41%
13	69.9	1.43%
14	68.9	1.45%
15	67.9	1.47%
16	66.9	1.49%
17	66.0	1.52%
18	65.0	1.54%
19	64.0	1.56%
20	63.0	1.59%
21	62.1	1.61%
22	61.1	1.64%
23	60.1	1.66%
24	59.1	1.69%
25	58.2	1.72%
26	57.2	1.75%
27	56.2	1.78%
28	55.3	1.81%
29	54.3	1.84%
30	53.3	1.88%
31	52.4	1.91%
32	51.4	1.95%
33	50.4	1.98%
34	49.4	2.02%
35	48.5	2.06%
36	47.5	2.11%
37	46.5	2.15%
38	45.6	2.19%
39	44.6	2.24%
40	43.6	2.29%
41	42.7	2.34%
42	41.7	2.40%
43	40.7	2.46%
44	39.8	2.51%
45	38.8	2.58%
46	37.9	2.64%
47	37.0	2.70%
48	36.0	2.78%
49	35.1	2.85%
50	34.2	2.92%
51	33.3	3.00%

Table III

Uniform Lifetime

(Used to Determine RMD)

Appendix B

Age	Life Expectancy Divisor	Divisor Per Cent Equivalent
	See	
	Next	
	Page	

Non-Qualified Annuities

Table V

Ordinary Life Annuities

One Life

Expected Return Multiples

Age	Life Expectancy Multiple	Multiple Per Cent Equivalent
0		
1		
2		
3		
4		
5	76.6	1.31%
6	75.6	1.32%
7	74.7	1.34%
8	73.7	1.36%
9	72.7	1.38%
10	71.7	1.39%
11	70.7	1.41%
12	69.7	1.43%
13	68.8	1.45%
14	67.8	1.47%
15	66.8	1.50%
16	65.8	1.52%
17	64.8	1.54%
18	63.9	1.56%
19	62.9	1.59%
20	61.9	1.62%
21	60.9	1.64%
22	59.9	1.67%
23	59.0	1.69%
24	58.0	1.72%
25	57.0	1.75%
26	56.0	1.79%
27	55.1	1.81%
28	54.1	1.85%
29	53.1	1.88%
30	52.2	1.92%
31	51.2	1.95%
32	50.2	1.99%
33	49.3	2.03%
34	48.3	2.07%
35	47.3	2.11%
36	46.4	2.16%
37	45.4	2.20%
38	44.4	2.25%
39	43.5	2.30%
40	42.5	2.35%
41	41.5	2.41%
42	40.6	2.46%
43	39.6	2.53%
44	38.7	2.58%
45	37.7	2.65%
46	36.8	2.72%
47	35.9	2.79%
48	34.9	2.87%
49	34.0	2.94%
50	33.1	3.02%
51	32.2	3.11%

Table I		
52	32.3	3.10%
53	31.4	3.18%
54	30.5	3.28%
55	29.6	3.38%
56	28.7	3.48%
57	27.9	3.58%
58	27.0	3.70%
59	26.1	3.83%
60	25.2	3.97%
61	24.4	4.10%
62	23.5	4.26%
63	22.7	4.41%
64	21.8	4.59%
65	21.0	4.76%
66	20.2	4.95%
67	19.4	5.15%
68	18.6	5.38%
69	17.8	5.62%
70	17.0	5.88%
71	16.3	6.13%
72	15.5	6.45%
73	14.8	6.76%
74	14.1	7.09%
75	13.4	7.46%
76	12.7	7.87%
77	12.1	8.26%
78	11.4	8.77%
79	10.8	9.26%
80	10.2	9.80%
81	9.7	10.31%
82	9.1	10.99%
83	8.6	11.63%
84	8.1	12.35%
85	7.6	13.16%
86	7.1	14.08%
87	6.7	14.93%
88	6.3	15.87%
89	5.9	16.95%
90	5.5	18.18%
91	5.2	19.23%
92	4.9	20.41%
93	4.6	21.74%
94	4.3	23.26%
95	4.1	24.39%
96	3.8	26.32%
97	3.6	27.78%
98	3.4	29.41%
99	3.1	32.26%
100	2.9	34.48%
101	2.7	37.04%
102	2.5	40.00%
103	2.3	43.48%
104	2.1	47.62%
105	1.9	52.63%
106	1.7	58.82%
107	1.5	66.67%
108	1.4	71.43%
109	1.2	83.33%
110	1.1	90.91%
111	1.0	100.00%

Table III		

Table III

Uniform Lifetime

(Used to Determine RMD)

Appendix B

Age	Life Expectancy Divisor	Divisor Per Cent Equivalent
70	**27.4**	**3.65%**
71	**26.5**	**3.77%**
72	**25.6**	**3.91%**
73	**24.7**	**4.05%**
74	**23.8**	**4.20%**
75	**22.9**	**4.37%**
76	**22.0**	**4.55%**
77	**21.2**	**4.72%**
78	**20.3**	**4.93%**
79	**19.5**	**5.13%**
80	**18.7**	**5.35%**
81	**17.9**	**5.59%**
82	**17.1**	**5.85%**
83	**16.3**	**6.13%**
84	**15.5**	**6.45%**
85	**14.8**	**6.76%**
86	**14.1**	**7.09%**
87	**13.4**	**7.46%**
88	**12.7**	**7.87%**
89	**12.0**	**8.33%**
90	**11.4**	**8.77%**
91	**10.8**	**9.26%**
92	**10.2**	**9.80%**
93	**9.6**	**10.42%**
94	**9.1**	**10.99%**
95	**8.6**	**11.63%**
96	**8.1**	**12.35%**
97	**7.6**	**13.16%**
98	**7.1**	**14.08%**
99	**6.7**	**14.93%**
100	**6.3**	**15.87%**
101	**5.9**	**16.95%**
102	**5.5**	**18.18%**
103	**5.2**	**19.23%**
104	**4.9**	**20.41%**
105	**4.5**	**22.22%**
106	**4.2**	**23.81%**
107	**3.9**	**25.64%**
108	**3.7**	**27.03%**
109	**3.4**	**29.41%**

Table V		
52	31.3	3.19%
53	30.4	3.29%
54	29.5	3.39%
55	28.6	3.50%
56	27.7	3.61%
57	26.8	3.73%
58	25.9	3.86%
59	25.0	4.00%
60	24.2	4.13%
61	23.3	4.29%
62	22.5	4.44%
63	21.6	4.63%
64	20.8	4.81%
65	20.0	5.00%
66	19.2	5.21%
67	18.4	5.43%
68	17.6	5.68%
69	16.8	5.95%
70	16.0	6.25%
71	15.3	6.54%
72	14.6	6.85%
73	13.9	7.19%
74	13.2	7.58%
75	12.5	8.00%
76	11.9	8.40%
77	11.2	8.93%
78	10.6	9.43%
79	10.0	10.00%
80	9.5	10.53%
81	8.9	11.24%
82	8.4	11.90%
83	7.9	12.66%
84	7.4	13.51%
85	6.9	14.49%
86	6.5	15.38%
87	6.1	16.39%
88	5.7	17.54%
89	5.3	18.87%
90	5.0	20.00%
91	4.7	21.28%
92	4.4	22.73%
93	4.1	24.39%
94	3.9	25.64%
95	3.7	27.03%
96	3.4	29.41%
97	3.2	31.25%
98	3.0	33.33%
99	2.8	35.71%
100	2.7	37.04%
101	2.5	40.00%
102	2.3	43.48%
103	2.1	47.62%
104	1.9	52.63%
105	1.8	55.56%
106	1.6	62.50%
107	1.4	71.43%
108	1.3	76.92%
109	1.1	90.91%
110	1.0	100.00%
111	0.9	111.11%