

		JOINT AND LAST SURVIVOR TABLE (CONT)							
		Effective 2013							
		IRA OWNER'S AGE							
		78	79	80	81	82	83	84	85
SPOUSE (SOLE BENEFICIARY) AGE	50	34.5	34.5	34.5	34.4	34.4	34.4	34.3	34.3
	51	33.6	33.6	33.6	33.5	33.5	33.5	33.4	33.4
	52	32.8	32.7	32.7	32.6	32.6	32.6	32.5	32.5
	53	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.6
	54	31.0	31.0	30.9	30.9	30.8	30.8	30.8	30.7
	55	30.2	30.1	30.1	30.0	30.0	29.9	29.9	29.9
	56	29.3	29.3	29.2	29.2	29.1	29.1	29.0	29.0
	57	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.1
	58	27.7	27.6	27.5	27.5	27.4	27.4	27.3	27.3
	59	26.9	26.8	26.7	26.6	26.6	26.5	26.5	26.4
	60	26.1	26.0	25.9	25.8	25.8	25.7	25.6	25.6
	61	25.3	25.2	25.1	25.0	24.9	24.9	24.8	24.8
	62	24.6	24.4	24.3	24.2	24.1	24.1	24.0	23.9
	63	23.8	23.7	23.6	23.4	23.4	23.3	23.2	23.1
	64	23.1	22.9	22.8	22.7	22.6	22.5	22.4	22.3
	65	22.4	22.2	22.1	21.9	21.8	21.7	21.6	21.6
	66	21.7	21.5	21.3	21.2	21.1	21.0	20.9	20.8
	67	21.0	20.8	20.6	20.5	20.4	20.2	20.1	20.1
	68	-	20.1	20.0	19.8	19.7	19.5	19.4	19.3
	69	-	-	19.3	19.1	19.0	18.8	18.7	18.6
	70	-	-	-	18.5	18.3	18.2	18.0	17.9
	71	-	-	-	-	17.7	17.5	17.4	17.3
	72	-	-	-	-	-	16.9	16.7	16.6
	73	-	-	-	-	-	-	16.1	16.0
	74	-	-	-	-	-	-	-	15.4