

Formula to Calculate RMD (Joint Life)

Use this table only if your spouse is the sole beneficiary of the account AND your spouse is more than 10 years younger than you.

Account Balance

as of December 31 last year \div

Life Expectancy Factor

see the IRS Joint Life Expectancy Table below to find the factor at the intersection of your age and your spouse's ages.

= Your RMD

Joint Life Expectancy Table

Your Age

| | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 |
|----|------|------|------|------|------|------|------|------|------|------|------|
| 40 | 44 | 44 | 43.9 | 43.9 | 43.9 | 43.8 | 43.8 | 43.8 | 43.8 | 43.8 | 43.7 |
| 41 | 43.1 | 43 | 43 | 43 | 42.9 | 42.9 | 42.9 | 42.9 | 42.8 | 42.8 | 42.8 |
| 42 | 42.2 | 42.1 | 42.1 | 42 | 42 | 42 | 41.9 | 41.9 | 41.9 | 41.9 | 41.8 |
| 43 | 41.3 | 41.2 | 41.1 | 41.1 | 41.1 | 41 | 41 | 41 | 40.9 | 40.9 | 40.9 |
| 44 | 40.3 | 40.3 | 40.2 | 40.2 | 40.1 | 40.1 | 40.1 | 40 | 40 | 40 | 40 |
| 45 | 39.4 | 39.4 | 39.3 | 39.3 | 39.2 | 39.2 | 39.1 | 39.1 | 39.1 | 39.1 | 39 |
| 46 | 38.6 | 38.5 | 38.4 | 38.4 | 38.3 | 38.3 | 38.2 | 38.2 | 38.2 | 38.1 | 38.1 |
| 47 | 37.7 | 37.6 | 37.5 | 37.5 | 37.4 | 37.4 | 37.3 | 37.3 | 37.2 | 37.2 | 37.2 |
| 48 | 36.8 | 36.7 | 36.6 | 36.6 | 36.5 | 36.5 | 36.4 | 36.4 | 36.3 | 36.3 | 36.3 |

Your Spouse's Age