IRA Required Minimum Distribution Worksheet

Use this worksheet to figure this year's RMD for your traditional IRA UNLESS your spouse[1] 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

1. IRA balance[2] on December 31 of the previous year _____

2. Distribution period from the table below for your age on your birthday this year _____

3. Line 1 divided by number entered on 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.)

Age	Distribution Period	Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
70	27.4	82	17.1	94	9.1	106	4.2
71	26.5	83	16.3	95	8.6	107	3.9
72	25.6	84	15.5	96	8.1	108	3.7
73	24.7	85	14.8	97	7.6	109	3.4
74	23.8	86	14.1	98	7.1	110	3.1
75	22.9	87	13.4	99	6.7	111	2.9
76	22.0	88	12.7	100	6.3	112	2.6
77	21.2	89	12.0	101	5.9	113	2.4
78	20.3	90	11.4	102	5.5	114	2.1
79	19.5	91	10.8	103	5.2	115 and over	1.9
80	18.7	92	10.2	104	4.9		
81	17.9	93	9.6	105	4.5		

For additional information, please refer to Publication 590, *Individual Retirement Arrangements (IRAs)*.

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[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.