

Required Minimum Distribution Tables for 2022

The IRS has released new life expectancy tables to use to calculate Required Minimum Distributions (RMDs). The new tables take effect in 2022. Most people will use the Uniform Lifetime Table. Exceptions are spouses who are sole beneficiaries and who are more than ten years younger than the IRA owner as well as beneficiaries.

Age	Current Life Expectancy Factor	Proposed Life Expectancy Factor (1/1/2022)
70	27.4	29.1
71	26.5	28.2
72	25.6	27.4
73	24.7	26.5
74	23.8	25.5
75	22.9	24.6
76	22	23.7
77	21.2	22.9
78	20.3	22
79	19.5	21.1
80	18.7	20.2
81	17.9	19.4
82	17.1	18.5
83	16.3	17.7
84	15.5	16.8
85	14.8	16.1
86	14.1	15.2
87	13.4	14.4
88	12.7	13.7
89	12	12.9
90	11.4	12.2
91	10.8	11.5
92	10.2	10.8
93	9.6	10.1
94	9.1	9.5

Age	Current Life Expectancy Factor	Proposed Life Expectancy Factor (1/1/2022)
95	8.6	8.9
96	8.1	8.4
97	7.6	7.8
98	7.1	7.3
99	6.7	6.8
100	6.3	6.4
101	5.9	6
102	5.5	5.6
103	5.2	5.2
104	4.9	4.9
105	4.5	4.6
106	4.2	4.3
107	3.9	4.1
108	3.7	3.9
109	3.4	3.7
110	3.1	3.5
111	2.9	3.4
112	2.6	3.3
113	2.4	3.1
114	2.1	3
115	1.9	2.9
116	1.9	2.8
117	1.9	2.7
118	1.9	2.5
119	1.9	2.3
120	1.9	2