

IRS JOINT LIFE EXPECTANCY TABLE

Use this table only if for the entire distribution calendar year your spouse will be sole beneficiary of the account* AND your spouse is more than 10 years younger than you. The figures provide the joint life expectancy factor you will need for calculating your RMD.

To calculate RMDs, use the following formula for each account:

$$\begin{array}{l}
 \textbf{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{Life Expectancy Factor} \\
 \text{see the IRS Joint Life} \\
 \text{Expectancy Table}^\ddagger \text{ below to} \\
 \text{find the factor using the age} \\
 \text{you turn this year}
 \end{array}
 = \textbf{Your RMD}$$

Example

$$\begin{array}{l}
 \textbf{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{23.6} \\
 \text{Divisor} \\
 \text{IRA owner turned 75 this year} \\
 \text{IRA owner's spouse turned 64 this} \\
 \text{year}
 \end{array}
 = \textbf{\$4,237.29}$$

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

IRS JOINT LIFE EXPECTANCY TABLE

Your Age

Your Spouse's Age

	70	71	72	73	74	75	76	77	78	79	80
49	35.9	35.9	35.8	35.7	35.6	35.6	35.5	35.5	35.4	35.4	35.4
50	35.1	35	34.9	34.8	34.8	34.7	34.6	34.6	34.5	34.5	34.5
51	34.3	34.2	34.1	34	33.9	33.8	33.8	33.7	33.6	33.6	33.6
52	33.4	33.3	33.2	33.1	33	33	32.9	32.8	32.8	32.7	32.7
53	32.6	32.5	32.4	32.3	32.2	32.1	32	32	31.9	31.8	31.8
54	31.8	31.7	31.6	31.5	31.4	31.3	31.2	31.1	31	31	30.9
55	31.1	30.9	30.8	30.6	30.5	30.4	30.3	30.3	30.2	30.1	30.1
56	30.3	30.1	30	29.8	29.7	29.6	29.5	29.4	29.3	29.3	29.2
57	29.5	29.4	29.2	29.1	28.9	28.8	28.7	28.6	28.5	28.4	28.4
58	28.8	28.6	28.4	28.3	28.1	28	27.9	27.8	27.7	27.6	27.5
59	28.1	27.9	27.7	27.5	27.4	27.2	27.1	27	26.9	26.8	26.7
60	27.4	27.2	27	26.8	26.6	26.5	26.3	26.2	26.1	26	25.9
61	n/a	26.5	26.3	26.1	25.9	25.7	25.6	25.4	25.3	25.2	25.1
62	n/a	n/a	25.6	25.4	25.2	25	24.8	24.7	24.6	24.4	24.3
63	n/a	n/a	n/a	24.7	24.5	24.3	24.1	23.9	23.8	23.7	23.6
64	n/a	n/a	n/a	n/a	23.8	23.6	23.4	23.2	23.1	22.9	22.8
65	n/a	n/a	n/a	n/a	n/a	22.9	22.7	22.5	22.4	22.2	22.1
66	n/a	n/a	n/a	n/a	n/a	n/a	22	21.8	21.7	21.5	21.3
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	21.2	21	20.8	20.6
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.3	20.1	20
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.5	19.3
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.7

IRS JOINT LIFE EXPECTANCY TABLE

Your Age

Your Spouse's Age

	80	81	82	83	84	85	86	87	88	89	90
50	34.5	34.4	34.4	34.4	34.3	34.3	34.3	34.3	34.3	34.3	34.2
51	33.6	33.5	33.5	33.5	33.4	33.4	33.4	33.4	33.4	33.3	33.3
52	32.7	32.6	32.6	32.6	32.5	32.5	32.5	32.5	32.5	32.4	32.4
53	31.8	31.8	31.7	31.7	31.7	31.6	31.6	31.6	31.6	31.5	31.5
54	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.7	30.7	30.7	30.6
55	30.1	30	30	29.9	29.9	29.9	29.8	29.8	29.8	29.8	29.8
56	29.2	29.2	29.1	29.1	29	29	29	28.9	28.9	28.9	28.9
57	28.4	28.3	28.3	28.2	28.2	28.1	28.1	28.1	28	28	28
58	27.5	27.5	27.4	27.4	27.3	27.3	27.2	27.2	27.2	27.2	27.1
59	26.7	26.6	26.6	26.5	26.5	26.4	26.4	26.4	26.3	26.3	26.3
60	25.9	25.8	25.8	25.7	25.6	25.6	25.5	25.5	25.5	25.4	25.4
61	25.1	25	24.9	24.9	24.8	24.8	24.7	24.7	24.6	24.6	24.6
62	24.3	24.2	24.1	24.1	24	23.9	23.9	23.8	23.8	23.8	23.7
63	23.6	23.4	23.4	23.3	23.2	23.1	23.1	23	23	22.9	22.9
64	22.8	22.7	22.6	22.5	22.4	22.3	22.3	22.2	22.2	22.1	22.1
65	22.1	21.9	21.8	21.7	21.6	21.6	21.5	21.4	21.4	21.3	21.3
66	21.3	21.2	21.1	21	20.9	20.8	20.7	20.7	20.6	20.5	20.5
67	20.6	20.5	20.4	20.2	20.1	20.1	20	19.9	19.8	19.8	19.7
68	20	19.8	19.7	19.5	19.4	19.3	19.2	19.2	19.1	19	19
69	19.3	19.1	19	18.8	18.7	18.6	18.5	18.4	18.3	18.3	18.2
70	18.7	18.5	18.3	18.2	18	17.9	17.8	17.7	17.6	17.6	17.5
71	n/a	17.9	17.7	17.5	17.4	17.3	17.1	17	16.9	16.9	16.8
72	n/a	n/a	17.1	16.9	16.7	16.6	16.5	16.4	16.3	16.2	16.1

IRS JOINT LIFE EXPECTANCY TABLE

		Your Age										
		80	81	82	83	84	85	86	87	88	89	90
Your Spouse's Age	73	n/a	n/a	n/a	16.3	16.1	16	15.8	15.7	15.6	15.5	15.4
	74	n/a	n/a	n/a	n/a	15.5	15.4	15.2	15.1	15	14.9	14.8
	75	n/a	n/a	n/a	n/a	n/a	14.8	14.6	14.5	14.4	14.3	14.2
	76	n/a	n/a	n/a	n/a	n/a	n/a	14.1	13.9	13.8	13.7	13.6
	77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.4	13.2	13.1	13
	78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.7	12.6	12.4
	79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12	11.9
	80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.4

Source: Internal Revenue Service, Publication 590-B, Table II, Joint Life and Last Survivor Expectancy.

* Under the 2002 rules, some exceptions apply in years in which your spouse dies or you divorce. See your tax advisor for more information.

† Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

‡ The IRS joint life expectancy table is not applicable when calculating RMD amounts for inherited retirement accounts.

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