

New Uniform Life Tables for calculating RMDs take effect January 1, 2022

Age	Uniform Lifetime Table In Effect Through 2021		New Uniform Lifetime Table Effective January 1, 2022		Comparison	
	Current Uniform Table RMD Factor	Current RMD as a % of Account Balance	New Uniform Table RMD Factor	New RMD as a % of Account Balance	Difference	Decrease of RMD %
70	27.4	3.65%	29.1	3.44%	-0.21%	-5.75%
71	26.5	3.78%	28.2	3.55%	-0.23%	-6.08%
72	25.6	3.91%	27.4	3.65%	-0.26%	-6.65%
73	24.7	4.05%	26.5	3.78%	-0.27%	-6.67%
74	23.8	4.21%	25.5	3.93%	-0.28%	-6.65%
75	22.9	4.37%	24.6	4.07%	-0.30%	-6.86%
76	22	4.55%	23.7	4.22%	-0.33%	-7.25%
77	21.2	4.72%	22.9	4.37%	-0.35%	-7.42%
78	20.3	4.93%	22	4.55%	-0.38%	-7.71%
79	19.5	5.13%	21.1	4.74%	-0.39%	-7.60%
80	18.7	5.35%	20.2	4.96%	-0.39%	-7.29%
81	17.9	5.59%	19.4	5.16%	-0.43%	-7.69%
82	17.1	5.85%	18.5	5.41%	-0.44%	-7.52%
83	16.3	6.14%	17.7	5.65%	-0.49%	-7.98%
84	15.5	6.46%	16.8	5.96%	-0.50%	-7.74%
85	14.8	6.76%	16	6.25%	-0.51%	-7.54%
86	14.1	7.10%	15.2	6.58%	-0.52%	-7.32%
87	13.4	7.47%	14.4	6.95%	-0.52%	-6.96%
88	12.7	7.88%	13.7	7.30%	-0.58%	-7.36%
89	12	8.34%	12.9	7.76%	-0.58%	-6.95%
90	11.4	8.78%	12.2	8.20%	-0.58%	-6.61%
91	10.8	9.26%	11.5	8.70%	-0.56%	-6.05%
92	10.2	9.81%	10.8	9.26%	-0.55%	-5.61%
93	9.6	10.42%	10.1	9.91%	-0.51%	-4.89%
94	9.1	10.99%	9.5	10.53%	-0.46%	-4.19%
95	8.6	11.63%	8.9	11.24%	-0.39%	-3.35%
96	8.1	12.35%	8.4	11.91%	-0.44%	-3.56%
97	7.6	13.16%	7.8	12.83%	-0.33%	-2.51%
98	7.1	14.09%	7.3	13.70%	-0.39%	-2.77%
99	6.7	14.93%	6.8	14.71%	-0.22%	-1.47%
100	6.3	15.88%	6.4	15.63%	-0.25%	-1.57%
101	5.9	16.95%	6	16.67%	-0.28%	-1.65%
102	5.5	18.19%	5.6	17.86%	-0.33%	-1.81%
103	5.2	19.24%	5.2	19.24%	0.00%	0.00%
104	4.9	20.41%	4.9	20.41%	0.00%	0.00%
105	4.5	22.23%	4.6	21.74%	-0.49%	-2.20%
106	4.2	23.81%	4.3	23.26%	-0.55%	-2.31%
107	3.9	25.65%	4.1	24.40%	-1.25%	-4.87%
108	3.7	27.03%	3.9	25.65%	-1.38%	-5.11%
109	3.4	29.42%	3.7	27.03%	-2.39%	-8.12%
110	3.1	32.26%	3.5	28.58%	-3.68%	-11.41%
111	2.9	34.49%	3.4	29.42%	-5.07%	-14.70%
112	2.6	38.47%	3.3	30.31%	-8.16%	-21.21%
113	2.4	41.67%	3.1	32.26%	-9.41%	-22.58%
114	2.1	47.62%	3	33.34%	-14.28%	-29.99%
115	1.9	52.64%	2.9	34.49%	-18.15%	-34.48%
116	1.9	52.64%	2.8	35.72%	-16.92%	-32.14%
117	1.9	52.64%	2.7	37.04%	-15.60%	-29.64%
118	1.9	52.64%	2.5	40.00%	-12.64%	-24.01%
119	1.9	52.64%	2.3	43.48%	-9.16%	-17.40%
120+	1.9	52.64%	2	50.00%	-2.64%	-5.02%

