2026 · RMD TABLES

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UNIFORM LIFETIME TABLE [1]

This table is used for:

- Unmarried owners.
- Married owners with a spouse that is not more than 10 years younger.
- Married owners with a spouse that is not the sole beneficiary[3] of the IRA.
- IRA rollovers from a deceased spouse.[2]
- When making the election to be treated as your deceased spouse.

AGE	FACTOR	W/D%	AGE	FACTOR	W/D%
73	26.5	3.77%	89	12.9	7.75%
74	25.5	3.92%	90	12.2	8.20%
75	24.6	4.07%	91	11.5	8.70%
76	23.7	4.22%	92	10.8	9.26%
77	22.9	4.37%	93	10.1	9.90%
78	22.0	4.55%	94	9.5	10.53%
79	21.1	4.74%	95	8.9	11.24%
80	20.2	4.95%	96	8.4	11.90%
81	19.4	5.15%	97	7.8	12.82%
82	18.5	5.41%	98	7.3	13.70%
83	17.7	5.65%	99	6.8	14.71%
84	16.8	5.95%	100	6.4	15.63%
85	16.0	6.25%	101	6.0	16.67%
86	15.2	6.58%	102	5.6	17.86%
87	14.4	6.94%	103	5.2	19.23%
88	13.7	7.30%	104	4.9	20.41%

SINGLE LIFE EXPECTANCY TABLE [1]

This table is used for:

- Inherited IRAs (if subject to annual RMDs).[2]

Be mindful that the "Subtract 1 Rule" may apply to your situation when calculating the RMD.

AGE	FACTOR	W/D%	AGE	FACTOR	W/D%	AGE	FACTOR	W/D%	AGE	FACTOR	W/D%
25	60.2	1.66%	45	41.0	2.44%	65	22.9	4.37%	85	8.1	12.35%
26	59.2	1.69%	46	40.0	2.50%	66	22.0	4.55%	86	7.6	13.16%
27	58.2	1.72%	47	39.0	2.56%	67	21.2	4.72%	87	7.1	14.08%
28	57.3	1.75%	48	38.1	2.62%	68	20.4	4.90%	88	6.6	15.15%
29	56.3	1.78%	49	37.1	2.70%	69	19.6	5.10%	89	6.1	16.39%
30	55.3	1.81%	50	36.2	2.76%	70	18.8	5.32%	90	5.7	17.54%
31	54.4	1.84%	51	35.3	2.83%	71	18.0	5.56%	91	5.3	18.87%
32	53.4	1.87%	52	34.3	2.92%	72	17.2	5.81%	92	4.9	20.41%
33	52.5	1.90%	53	33.4	2.99%	73	16.4	6.10%	93	4.6	21.74%
34	51.5	1.94%	54	32.5	3.08%	74	15.6	6.41%	94	4.3	23.26%
35	50.5	1.98%	55	31.6	3.16%	75	14.8	6.76%	95	4.0	25.00%
36	49.6	2.02%	56	30.6	3.27%	76	14.1	7.09%	96	3.7	27.03%
37	48.6	2.06%	57	29.8	3.36%	77	13.3	7.52%	97	3.4	29.41%
38	47.7	2.10%	58	28.9	3.46%	78	12.6	7.94%	98	3.2	31.25%
39	46.7	2.14%	59	28.0	3.57%	79	11.9	8.40%	99	3.0	33.33%
40	45.7	2.19%	60	27.1	3.69%	80	11.2	8.93%	100	2.8	35.71%
41	44.8	2.23%	61	26.2	3.82%	81	10.5	9.52%	101	2.6	38.46%
42	43.8	2.28%	62	25.4	3.94%	82	9.9	10.10%	102	2.5	40.00%
43	42.9	2.33%	63	24.5	4.08%	83	9.3	10.75%	103	2.3	43.48%
44	41.9	2.39%	64	23.7	4.22%	84	8.7	11.49%	104	2.2	45.45%

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JOINT AND LAST SURVIVOR LIFE EXPECTANCY TABLE[1]

This table is used for:

- Married owners with a spouse that is more than 10 years younger and is the sole beneficiary[3] of the IRA.

The correct RMD factor to use is the one at the intersection of the IRA owner's age (left column) and the spouse beneficiary's age (top row).

AGE OF THE OLDER SPOUSE TAKING RMDS	AGE OF THE YOUNGER SPOUSE																			
	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9										
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7	29.0									
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5	28.8	28.1								
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4	28.6	27.9	27.2							
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2	28.4	27.7	27.0	26.2						
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1	28.3	27.5	26.8	26.1	25.3					
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0	28.2	27.4	26.6	25.9	25.2	24.4				
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8	28.0	27.3	26.5	25.7	25.0	24.3	23.5			
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7		
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9

[1] This is an abbreviated version of the table. To see the full table, please reference IRS Publication 590-B.

[2] An IRA rollover from a deceased spouse is not considered an inherited IRA for RMD purposes. It is only considered an "inherited IRA" if the surviving spouse maintains it as a beneficiary IRA.

[3] The spouse's status as sole (or non-sole) beneficiary must remain unchanged for the entire year for this rule to apply.

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