



IRA Required Minimum Distribution Worksheet

Use this worksheet to figure this year's required withdrawal for your traditional IRA UNLESS your spouse¹ is the sole beneficiary of your IRA and he or she is more than 10 years younger than you.

Deadline for receiving required minimum distribution:

- Year you turn age 70 ½ - by April 1 of the following year
- All subsequent years - by December 31 of that year

1. IRA balance² 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. This is your required minimum distribution for this year from this IRA. \$ _____
4. Repeat steps 1 through 3 for each of your IRAs.

Table III (Uniform Lifetime)

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		

Once you determine a separate required minimum distribution from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs.

For additional information, see:

- [Publication 590-B, Distributions from Individual Retirement Arrangements \(IRAs\)](#)
- [Retirement Topics – Required Minimum Distributions](#)

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 required minimum distribution 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.