

Old vs. Current Uniform Lifetime RMD Table

CHANGES EFFECTIVE JANUARY 1, 2022

The IRS has updated the Uniform Life Table, used by owners and beneficiaries of retirement plans to calculate Required Minimum Distributions (RMDs). These changes will take effect beginning on January 1, 2022.

Age	2021		2022		Difference	% Decrease in RMD	Cumulative Difference
	Old RMD Factor	Old RMD as % of Account Balance	Current RMD Factor	Current RMD as % of Account Balance			
72	25.6	3.91%	27.4	3.65%	-0.26%	-6.65%	-0.26%
73	24.7	4.05%	26.5	3.78%	-0.27%	-6.67%	-0.53%
74	23.8	4.21%	25.5	3.93%	-0.28%	-6.65%	-0.81%
75	22.9	4.37%	24.6	4.07%	-0.30%	-6.86%	-1.11%
76	22.0	4.55%	23.7	4.22%	-0.33%	-7.25%	-1.44%
77	21.2	4.72%	22.9	4.37%	-0.35%	-7.42%	-1.79%
78	20.3	4.93%	22.0	4.55%	-0.38%	-7.71%	-2.17%
79	19.5	5.13%	21.1	4.74%	-0.39%	-7.60%	-2.56%
80	18.7	5.35%	20.2	4.96%	-0.39%	-7.29%	-2.95%
81	17.9	5.59%	19.4	5.16%	-0.43%	-7.69%	-3.38%
82	17.1	5.85%	18.5	5.41%	-0.44%	-7.52%	-3.82%
83	16.3	6.14%	17.7	5.65%	-0.49%	-7.98%	-4.31%
84	15.5	6.46%	16.8	5.96%	-0.50%	-7.74%	-4.81%
85	14.8	6.76%	16.0	6.25%	-0.51%	-7.54%	-5.32%
86	14.1	7.10%	15.2	6.58%	-0.52%	-7.32%	-5.84%
87	13.4	7.47%	14.4	6.95%	-0.52%	-6.96%	-6.36%
88	12.7	7.88%	13.7	7.30%	-0.58%	-7.36%	-6.94%
89	12.0	8.34%	12.9	7.76%	-0.58%	-6.95%	-7.52%
90	11.4	8.78%	12.2	8.20%	-0.58%	-6.61%	-8.10%
91	10.8	9.26%	11.5	8.70%	-0.56%	-6.05%	-8.66%
92	10.2	9.81%	10.8	9.26%	-0.55%	-5.61%	-9.21%
93	9.6	10.42%	10.1	9.91%	-0.51%	-4.89%	-9.72%
94	9.1	10.99%	9.5	10.53%	-0.46%	-4.19%	-10.18%
95	8.6	11.63%	8.9	11.24%	-0.39%	-3.35%	-10.57%
96	8.1	12.35%	8.4	11.91%	-0.44%	-3.56%	-11.01%
97	7.6	13.16%	7.8	12.83%	-0.33%	-2.51%	-11.34%
98	7.1	14.09%	7.3	13.70%	-0.39%	-2.77%	-11.73%
99	6.7	14.93%	6.8	14.71%	-0.22%	-1.47%	-11.95%
100	6.3	15.88%	6.4	15.63%	-0.25%	-1.57%	-12.20%
101	5.9	16.95%	6.0	16.67%	-0.28%	-1.65%	-12.48%
102	5.5	18.19%	5.6	17.86%	-0.33%	-1.81%	-12.81%
103	5.2	19.24%	5.2	19.24%	0.00%	0.00%	-12.81%
104	4.9	20.41%	4.9	20.41%	0.00%	0.00%	-12.81%
105	4.5	22.23%	4.6	21.74%	-0.49%	-2.20%	-13.30%
106	4.2	23.81%	4.3	23.26%	-0.55%	-2.31%	-13.85%
107	3.9	25.65%	4.1	24.40%	-1.25%	-4.87%	-15.10%
108	3.7	27.03%	3.9	25.65%	-1.38%	-5.11%	-16.48%
109	3.4	29.42%	3.7	27.03%	-2.39%	-8.12%	-18.87%
110	3.1	32.26%	3.5	28.58%	-3.68%	-11.41%	-22.55%
111	2.9	34.49%	3.4	29.42%	-5.07%	-14.70%	-27.62%
112	2.6	38.47%	3.3	30.31%	-8.16%	-21.21%	-35.78%
113	2.4	41.67%	3.1	32.26%	-9.41%	-22.58%	-45.19%
114	2.1	47.62%	3.0	33.34%	-14.28%	-29.99%	-59.47%
115	1.9	52.64%	2.9	34.49%	-18.15%	-34.48%	-77.62%
116	1.9	52.64%	2.8	35.72%	-16.92%	-32.14%	-94.54%
117	1.9	52.64%	2.7	37.04%	-15.60%	-29.64%	-110.14%
118	1.9	52.64%	2.5	40.00%	-12.64%	-24.01%	-122.78%
119	1.9	52.64%	2.3	43.48%	-9.16%	-17.40%	-131.94%
120+	1.9	52.64%	2.0	50.00%	-2.64%	-5.02%	-134.58%