

## Single Life Expectancy Table for RMDs

The Single Life Expectancy Table is used by beneficiaries of inherited retirement accounts to calculate their RMD from the account. Not all beneficiaries are subject to RMDs, however.

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Beneficiaries of inherited retirement accounts are subject to a variety of rules regarding when and how much they are required to distribute from the account. In some cases, beneficiaries are required to take distributions every year over their remaining life expectancy. In other cases, beneficiaries don't have to withdraw any amount until the 10<sup>th</sup> year after the original owner's death, but then they must withdraw the entire account balance. And still other beneficiaries are subject to a combination of those rules – annual distributions beginning the year after the owner's death, while also liquidating the account within 10 years.

For those beneficiaries who are subject to the Required Minimum Distribution rules, the first distribution amount is generally calculated using the Single Life Expectancy Table, shown below. To calculate that initial RMD, find the beneficiary's age at the end after the year the original owner died in the table below. Next to that age is the appropriate life expectancy divisor to use. This value is then divided into the balance in the account at the beginning of that year to determine the required minimum distribution amount for that year. For distributions in subsequent year, that initial life expectancy factor is reduced by 1.0 for each year. For those subject to the 10-year rule, the life expectancy factor to use in the 10<sup>th</sup> year is automatically 1.0. An example of how this calculation is done follows the table below.

### SINGLE LIFE EXPECTANCY TABLE (AS OF JANUARY 1, 2025)

Age	Divisor		Age	Divisor		Age	Divisor		Age	Divisor
1	83.7		11	73.9		21	64.1		31	54.4
2	82.8		12	72.9		22	63.1		32	53.4
3	81.8		13	71.9		23	62.1		33	52.5
4	80.8		14	70.9		24	61.1		34	51.5
5	79.8		15	69.9		25	60.2		35	50.5
6	78.8		16	69.0		26	59.2		36	49.6
7	77.9		17	68.0		27	58.2		37	48.6
8	76.9		18	67.0		28	57.3		38	47.7
9	75.9		19	66.0		29	56.3		39	46.7
10	74.9		20	65.0		30	55.3		40	45.7

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## Single Life Expectancy Table for RMDs, *continued*

Age	Divisor		Age	Divisor		Age	Divisor		Age	Divisor
41	44.8		61	26.2		81	10.5		101	2.6
42	43.8		62	25.4		82	9.9		102	2.5
43	42.9		63	24.5		83	9.3		103	2.3
44	41.9		64	23.7		84	8.7		104	2.2
45	41.0		65	22.9		85	8.1		105	2.1
46	40.0		66	22.0		86	7.6		106	2.1
47	39.0		67	21.2		87	7.1		107	2.1
48	38.1		68	20.4		88	6.6		108	2.0
49	37.1		69	19.6		89	6.1		109	2.0
50	36.2		70	18.8		90	5.7		110	2.0
51	35.3		71	18.0		91	5.3		111	2.0
52	34.3		72	17.2		92	4.9		112	2.0
53	33.4		73	16.4		93	4.6		113	1.9
54	32.5		74	15.6		94	4.3		114	1.9
55	31.6		75	14.8		95	4.0		115	1.8
56	30.6		76	14.1		96	3.7		116	1.8
57	29.8		77	13.3		97	3.4		117	1.6
58	28.9		78	12.6		98	3.2		118	1.4
59	28.0		79	11.9		99	3.0		119	1.1
60	27.1		80	11.2		100	2.8		120+	1.0

### RMD CALCULATION EXAMPLE

An IRA owner dies in 2025 at the age of 80 and names their child as the sole beneficiary on the account. In this example, assume the beneficiary is required to take annual RMDs from the account beginning in 2026. The beneficiary is also subject to the 10-year rule and must liquidate the entire account by the end of 2035. The beneficiary will be 58 years old at the end of 2026, meaning their life expectancy factor for that year will be 28.9.

- To figure their RMD for 2026, they will divide the December 31, 2025 balance by 28.9, and that amount must be withdrawn from the IRA by December 31, 2026.
- For each year thereafter, the life expectancy factor is reduced by 1.0, meaning the factor for their 2027 RMD is 27.9, then 26.9 for 2028 and so forth.
- For 2035, when the account must be liquidated, the RMD factor is reduced to 1.0.

Not all beneficiaries are subject to annual RMDs from an inherited account, nor are all beneficiaries required to liquidate the entire account by the end of the 10<sup>th</sup> year after the owner's death. This determination is made based on a variety of factors, including the age of the original owner, the age of the beneficiary, their relationship to the owner and other factors. Beneficiaries can always withdraw more than the required amount each year, but failure to withdraw at least the minimum amount can result in a penalty.