

Uniform Lifetime Table for RMDs

The Uniform Lifetime Table is used by most retirement account owners to calculate the amount they must withdraw from the account once they reach the applicable age for RMDs.

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Owners of retirement accounts are generally required to begin withdrawing from those accounts once they reach an applicable age. While that starting age for those distributions varies based on the year the owner was born, the distribution calculation is based on life expectancy tables provided by the IRS. In most cases, the Uniform Lifetime Table shown below is used, including for any non-married and most married individuals. If the owner is married to someone who is more than 10 years younger than themselves, the Joint Life and Last Survivor Expectancy Table is used. For beneficiaries of an inherited IRA, the Single Life Expectancy Table is generally used.

To calculate the RMD for a particular year, find the owner's age at the end of that year to determine 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. That life expectancy factor can be expressed as a percentage of that account balance, and those percentages are also provided.

UNIFORM LIFETIME TABLE (AS OF JANUARY 1, 2025)

Age	Divisor	% of Account	Age	Divisor	% of Account	Age	Divisor	% of Account	Age	Divisor	% of Account
72	27.4	3.65%	84	16.8	5.95%	96	8.4	11.90%	108	3.9	25.64%
73	26.5	3.77%	85	16.0	6.25%	97	7.8	12.82%	109	3.7	27.03%
74	25.5	3.92%	86	15.2	6.58%	98	7.3	13.70%	110	3.5	28.57%
75	24.6	4.07%	87	14.4	6.94%	99	6.8	14.71%	111	3.4	29.41%
76	23.7	4.22%	88	13.7	7.30%	100	6.4	15.63%	112	3.3	30.30%
77	22.9	4.37%	89	12.9	7.75%	101	6.0	16.67%	113	3.1	32.26%
78	22.0	4.55%	90	12.2	8.20%	102	5.6	17.86%	114	3.0	33.33%
79	21.1	4.74%	91	11.5	8.70%	103	5.2	19.23%	115	2.9	34.48%
80	20.2	4.95%	92	10.8	9.26%	104	4.9	20.41%	116	2.8	35.71%
81	19.4	5.15%	93	10.1	9.90%	105	4.6	21.74%	117	2.7	37.04%
82	18.5	5.41%	94	9.5	10.53%	106	4.3	23.26%	118	2.5	40.00%
83	17.7	5.65%	95	8.9	11.24%	107	4.1	24.39%	119	2.3	43.48%
									120+	2.0	50.00%

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