

If you have an inherited IRA, you are required to take distributions each year starting in the year following the owner's death.

To calculate RMDs, use the following formula for each account:

Account Balance

As of December 31 last year*

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Life Expectancy Factor

Find your age at the end of the year. Use the corresponding Life Expectancy Factor for your calculation.

Your RMD

= \$

Your Age	Life Expectancy Factor	Your Age	Life Expectancy Factor	Your Age	Life Expectancy Factor	Your Age	Life Expectancy Factor	Your Age	Life Expectancy Factor
0	82.4	23	60.1	46	37.9	69	17.8	92	4.9
1	81.6	24	59.1	47	37.0	70	17.0	93	4.6
2	80.6	25	58.2	48	36.0	71	16.3	94	4.3
3	79.7	26	57.2	49	35.1	72	15.5	95	4.1
4	78.7	27	56.2	50	34.2	73	14.8	96	3.8
5	77.7	28	55.3	51	33.3	74	14.1	97	3.6
6	76.7	29	54.3	52	32.3	75	13.4	98	3.4
7	75.8	30	53.3	53	31.4	76	12.7	99	3.1
8	74.8	31	52.4	54	30.5	77	12.1	100	2.9
9	73.8	32	51.4	55	29.6	78	11.4	101	2.7
10	72.8	33	50.4	56	28.7	79	10.8	102	2.5
11	71.8	34	49.4	57	27.9	80	10.2	103	2.3
12	70.8	35	48.5	58	27.0	81	9.7	104	2.1
13	69.9	36	47.5	59	26.1	82	9.1	105	1.9
14	68.9	37	46.5	60	25.2	83	8.6	106	1.7
15	67.9	38	45.6	61	24.4	84	8.1	107	1.5
16	66.9	39	44.6	62	23.5	85	7.6	108	1.4
17	66.0	40	43.6	63	22.7	86	7.1	109	1.2
18	65.0	41	42.7	64	21.8	87	6.7	110	1.1
19	64.0	42	41.7	65	21.0	88	6.3	111	1.0
20	63.0	43	40.7	66	20.2	89	5.9	& older	
21	62.1	44	39.8	67	19.4	90	5.5		
22	61.1	45	38.8	68	18.6	91	5.2		

The RMD figures provided are intended to serve as an informational tool only, and should not be construed as legal, investment, or tax advice. Please consult with a tax advisor about your unique circumstances. The results provided with the RMD calculations are based on the information that you provide, and are only as valid as the information provided by you. Cambridge cannot guarantee the accuracy of the calculations being provided.

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