

When you reach age 70½, your required minimum distribution is the minimum amount you must withdraw from your account each year. You generally have to start taking withdrawals from your IRA, SEP IRA, SIMPLE IRA, or retirement plan account. Roth IRAs do not require withdrawals until after the death of the owner.

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

Account Balance

As of December 31 last year*

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Your RMD

\$

Age Life Expectancy Factor

70	27.4
71	26.5
72	25.6
73	24.7
74	23.8
75	22.9
76	22
77	21.2
78	20.3
79	19.5
80	18.7
81	17.9
82	17.1
83	16.3
84	15.5
85	14.8
86	14.1
87	13.4
88	12.7
89	12.0
90	11.4
91	10.8
92	10.2

Age Life Expectancy Factor

93	9.6
94	9.1
95	8.6
96	8.1
97	7.6
98	7.1
99	6.7
100	6.3
101	5.9
102	5.5
103	5.2
104	4.9
105	4.5
106	4.2
107	3.9
108	3.7
109	3.4
110	3.1
111	2.9
112	2.6
113	2.4
114	2.1
115	1.9

& older

Source: Internal Revenue Service, Publication 590-B, Table III, Uniform Lifetime.

* Adjust if you have assets that were in the process of being re-characterized, transferred or rolled over on December 31.

** The Uniform Lifetime Table can be used by all IRA owners, unless their sole beneficiary for the entire year is their spouse who is more than 10 years younger. In that case, the regular Joint Life Expectancy Table is used, which could reduce the RMD even further.

Note: If you are taking RMD's from an inherited IRA, the formula and table are not applicable.

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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