



Single Life Expectancy for RMDs (Table I)

Use: Beneficiaries

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