



IRA Uniform Life Table

After 2003, you MUST use the distribution periods shown on this table when computing lifetime distributions unless your spouse is your sole designated beneficiary and his or her year of birth is more than ten calendar years after your year of birth.

AGE OF IRA OWNER	DISTRIBUTION PERIOD	AGE OF IRA OWNER	DISTRIBUTION PERIOD
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	25.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.3	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and older	1.9