


**Single Life Expectancy Table: Used to Calculate RMDs for Inherited/Beneficiary Accounts**

**New table effective January 1, 2022**

**Transition rules apply for accounts inherited before 2022**

Age	Life expectancy	Age	Life expectancy	Age	Life expectancy	Age	Life expectancy
0	84.6	34	51.5	68	20.4	102	2.5
1	83.7	35	50.5	69	19.6	103	2.3
2	82.8	36	49.6	70	18.8	104	2.2
3	81.8	37	48.6	71	18.0	105	2.1
4	80.8	38	47.7	72	17.2	106	2.1
5	79.8	39	46.7	73	16.4	107	2.1
6	78.8	40	45.7	74	15.6	108	2.0
7	77.9	41	44.8	75	14.8	109	2.0
8	76.9	42	43.8	76	14.1	110	2.0
9	75.9	43	42.9	77	13.3	111	2.0
10	74.9	44	41.9	78	12.6	112	2.0
11	73.9	45	41.0	79	11.9	113	1.9
12	72.9	46	40.0	80	11.2	114	1.9
13	71.9	47	39.0	81	10.5	115	1.8
14	70.9	48	38.1	82	9.9	116	1.8
15	69.9	49	37.1	83	9.3	117	1.6
16	69.0	50	36.2	84	8.7	118	1.4
17	68.0	51	35.3	85	8.1	119	1.1
18	67.0	52	34.3	86	7.6	120+	1.0
19	66.0	53	33.4	87	7.1		
20	65.0	54	32.5	88	6.6		
21	64.1	55	31.6	89	6.1		
22	63.1	56	30.6	90	5.7		
23	62.1	57	29.8	91	5.3		
24	61.1	58	28.9	92	4.9		
25	60.2	59	28.0	93	4.6		
26	59.2	60	27.1	94	4.3		
27	58.2	61	26.2	95	4.0		
28	57.3	62	25.4	96	3.7		
29	56.3	63	24.5	97	3.4		
30	55.3	64	23.7	98	3.2		
31	54.4	65	22.9	99	3.0		
32	53.4	66	22.0	100	2.8		
33	52.5	67	21.2	101	2.6		