



The Uniform Lifetime Table is equal to the joint and last survivor life expectancy for the employee and a hypothetical beneficiary that is 10 years younger.

Please note: If the spouse of the account owner is the sole primary beneficiary and is more than 10 years younger than the account owner, then the applicable distribution period is the joint and last survivor life expectancy of the account owner and spouse under the Joint and Last Survivor Table (which has a longer life expectancy than the distribution period that would apply for the employee under the Uniform Lifetime Table).

Reminders:

- Use the age of the account owner at the end of the year. For example: If the account owner is 72 today but will be 72 on December 31, use age 72.
- The spouse is the sole designated beneficiary for purposes of determining the applicable distribution period for a distribution calendar year during the account owner's lifetime only if the spouse is the sole beneficiary at all times during the distribution calendar year.
- Marital status is determined on January 1 of the distribution calendar year.

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Uniform Lifetime Table

Age of Account Owner	Pre-2022 Distribution Period	2022 and after Distribution Period
70	27.4	
71	26.5	
72	25.6	27.4
73	24.7	26.5
74	23.8	25.5
75	22.9	24.6
76	22.0	23.7
77	21.2	22.9
78	20.3	22.0
79	19.5	21.1
80	18.7	20.2
81	17.9	19.4
82	17.1	18.5
83	16.3	17.7
84	15.5	16.8
85	14.8	16.0
86	14.1	15.2
87	13.4	14.4
88	12.7	13.7
89	12.0	12.9
90	11.4	12.2
91	10.8	11.5
92	10.2	10.8
93	9.6	10.1
94	9.1	9.5
95	8.6	8.9
96	8.1	8.4
97	7.6	7.8
98	7.1	7.3
99	6.7	6.8
100	6.3	6.4
101	5.9	6.0
102	5.5	5.6
103	5.2	5.2
104	4.9	4.9
105	4.5	4.6
106	4.2	4.3
107	3.9	4.1
108	3.7	3.9
109	3.4	3.7
110	3.1	3.5
111	2.9	3.4
112	2.6	3.3
113	2.4	3.1
114	2.1	3.0
115	1.9	2.9
116	1.9	2.8
117	1.9	2.7
118	1.9	2.5
119	1.9	2.3
120+	1.9	2.0