



RMD percentage equivalency withdrawal rate tables

Reflects SECURE Act changes and new life expectancy tables that will be used beginning in 2022

The Uniform Table is used by IRA owners for lifetime distributions. The Uniform Table is not used by beneficiaries. The IRA owner uses the life expectancy factor for each age to calculate the yearly required minimum distributions (RMD). This methodology is called the re-calculation method. IRA owners may also use the Joint Life Table (not shown) if the IRA owner's spouse is the sole beneficiary of the IRA and is more than ten (10) year younger than the IRA owner.

FOR USE BY IRA OWNERS IN 2021

Uniform Lifetime Table		
Age	Life Expectancy	Withdrawal Rate
70	27.4	3.65%
71	26.5	3.77%
72	25.6	3.91%
73	24.7	4.05%
74	23.8	4.20%
75	22.9	4.37%
76	22	4.55%
77	21.2	4.72%
78	20.3	4.93%
79	19.5	5.13%
80	18.7	5.35%
81	17.9	5.59%
82	17.1	5.85%
83	16.3	6.13%
84	15.5	6.45%
85	14.8	6.76%
86	14.1	7.09%
87	13.4	7.46%
88	12.7	7.87%
89	12	8.33%
90	11.4	8.77%
91	10.8	9.26%
92	10.2	9.80%

Uniform Lifetime Table		
Age	Life Expectancy	Withdrawal Rate
93	9.6	10.42%
94	9.1	10.99%
95	8.6	11.63%
96	8.1	12.35%
97	7.6	13.16%
98	7.1	14.58%
99	6.7	14.93%
100	6.3	15.87%
101	5.9	16.95%
102	5.5	18.18%
103	5.2	19.23%
104	4.9	20.41%
105	4.5	22.22%
106	4.2	23.81%
107	3.9	25.64%
108	3.7	27.03%
109	3.4	29.41%
110	3.1	32.26%
111	2.9	34.48%
112	2.6	38.46%
113	2.4	41.67%
114	2.1	47.62%
115 +	1.9	52.63%

The Single Life Table is used by non-spouse beneficiaries of nonqualified deferred annuities to establish their initial life expectancy for a “stretch” schedule. For every year thereafter to determine the required distribution, the beneficiary subtracts one (1) from their initial life expectancy. This is called the fixed term or minus one method. The original beneficiaries of IRAs where the IRA owner died prior to 2020 may continue to use their life expectancy and the fixed term method to take required distributions from the inherited IRA. Please note that in these situations once the original beneficiary dies the successor beneficiary must liquidate the entire inherited IRA within 10 years of the original beneficiaries death.

Please note that the SECURE Act requires that most non-spouse beneficiaries of IRAs must liquidate the IRA they have inherited within 10 years of the owner’s death with limited exceptions, if the owner dies in 2020 or thereafter. Certain exceptions allow a non-spouse beneficiary to use their life expectancy to stretch out the inherited IRA, those exceptions include, disability, chronic illness, minor child of owner, or nonspouse beneficiary who is less than 10 years younger than the IRA owner.

FOR USE BY BENEFICIARIES OF IRAs AND NONQUALIFIED ANNUITIES IN 2021*

Single Life Table			Single Life Table			Single Life Table			Single Life Table		
Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate
0	82.4	1.21%	28	55.3	1.81%	56	28.7	3.48%	84	8.1	12.35%
1	81.6	1.23%	29	54.3	1.84%	57	27.9	3.58%	85	7.6	13.16%
2	80.6	1.24%	30	53.3	1.88%	58	27	3.70%	86	7.1	14.08%
3	79.7	1.25%	31	52.4	1.91%	59	26.1	3.83%	87	6.7	14.93%
4	78.7	1.27%	32	51.4	1.95%	60	25.2	3.97%	88	6.3	15.87%
5	77.7	1.29%	33	50.4	1.98%	61	24.4	4.10%	89	5.9	16.95%
6	76.7	1.30%	34	49.4	2.02%	62	23.5	4.26%	90	5.5	18.18%
7	75.8	1.32%	35	48.5	2.06%	63	22.7	4.41%	91	5.2	19.23%
8	74.8	1.34%	36	47.5	2.11%	64	21.8	4.59%	92	4.9	20.41%
9	73.8	1.36%	37	46.5	2.15%	65	21	4.76%	93	4.6	21.74%
10	72.8	1.37%	38	45.6	2.19%	66	20.2	4.95%	94	4.3	23.26%
11	71.8	1.39%	39	44.6	2.24%	67	19.4	5.15%	95	4.1	24.39%
12	70.8	1.41%	40	43.6	2.29%	68	18.6	5.38%	96	3.8	26.32%
13	69.9	1.43%	41	42.7	2.34%	69	17.8	5.62%	97	3.6	27.78%
14	68.9	1.45%	42	41.7	2.40%	70	17	5.88%	98	3.4	29.41%
15	67.9	1.47%	43	40.7	2.46%	71	16.3	6.13%	99	3.1	32.26%
16	66.9	1.49%	44	39.8	2.51%	72	15.5	6.45%	100	2.9	34.48%
17	66	1.52%	45	38.8	2.58%	73	14.8	6.76%	101	2.7	37.04%
18	65	1.54%	46	37.9	2.64%	74	14.1	7.09%	102	2.5	40.00%
19	64	1.56%	47	37	2.70%	75	13.4	7.46%	103	2.3	43.48%
20	63	1.59%	48	36	2.78%	76	12.7	7.87%	104	2.1	47.62%
21	62.1	1.61%	49	35.1	2.85%	77	12.1	8.26%	105	1.9	52.63%
22	61.1	1.64%	50	34.2	2.92%	78	11.4	8.77%	106	1.7	58.82%
23	60.1	1.66%	51	33.3	3.00%	79	10.8	9.26%	107	1.5	66.67%
24	59.1	1.69%	52	32.3	3.10%	80	10.2	9.80%	108	1.4	71.43%
25	58.2	1.72%	53	31.4	3.18%	81	9.7	10.31%	109	1.2	83.33%
26	57.2	1.75%	54	30.5	3.28%	82	9.1	10.99%	110	1.1	90.91%
27	56.2	1.78%	55	29.6	3.38%	83	8.6	11.63%	111	1	100.00%

* In limited circumstances, a spousal beneficiary of an IRA uses the Single Life table to determine their life expectancy for purposes of beneficial RMDs when the surviving spouse leaves the IRA in the name of the deceased spouse. In this limited circumstance the spousal beneficiary of the inherited IRA re-calculates their life expectancy each year using the appropriate age based factor from the Single Life table. This re-calculation method is only used by spousal beneficiaries of IRAs, it is not used by nonspouse beneficiaries of IRAs or nonqualified deferred annuities. Nonspouse beneficiaries must use the fixed term method discussed above.

FOR USE BY IRA OWNERS IN 2022 AND BEYOND

Uniform Lifetime Table		
Age	Life Expectancy Factor	RMD% Equivalent
72	27.4	3.65%
73	26.5	3.77%
74	25.5	3.92%
75	24.6	4.07%
76	23.7	4.22%
77	22.9	4.37%
78	22	4.55%
79	21.1	4.74%
80	20.2	4.95%
81	19.4	5.15%
82	18.5	5.41%
83	17.7	5.65%
84	16.8	5.95%
85	16	6.25%
86	15.2	6.58%
87	14.4	6.94%
88	13.7	7.30%
89	12.9	7.75%
90	12.2	8.20%
91	11.5	8.70%
92	10.8	9.26%
93	10.1	9.90%
94	9.5	10.53%
95	8.9	11.24%
96	8.4	11.90%

Uniform Lifetime Table		
Age	Life Expectancy Factor	RMD% Equivalent
97	7.8	12.82%
98	7.3	13.70%
99	6.8	14.71%
100	6.4	15.63%
101	6	16.67%
102	5.6	17.86%
103	5.2	19.23%
104	4.9	20.41%
105	4.6	21.74%
106	4.3	23.26%
107	4.1	24.39%
108	3.9	25.64%
109	3.7	27.03%
110	3.5	28.57%
111	3.4	29.41%
112	3.3	30.30%
113	3.1	32.26%
114	3	33.33%
115	2.9	34.48%
116	2.8	35.71%
117	2.7	37.04%
118	2.5	40.00%
119	2.3	43.48%
120	2	50.00%

FOR USE BY BENEFICIARIES OF IRAs AND NONQUALIFIED ANNUITIES BEGINNING IN 2022 AND BEYOND

For owner deaths that occurred in 2021 and beyond the initial life expectancy for the beneficiary's appropriate age is determined from this new Single Life table.

In 2022 beneficiaries of IRAs and nonqualified deferred annuities who have been using their life expectancy to calculate the RMDs from these inherited assets must adjust the ongoing life expectancy to the new Single Life table life expectancy factors. They do not use the life expectancy directly from the new table. Instead, they must determine what their life expectancy from the new Single Life table would have been in their first distribution year and then subtract one for each succeeding year to obtain their 2022 life expectancy factor.

For example, assume the beneficiary of a nonqualified deferred annuity took their initial life expectancy-based payment in 2015 and their life expectancy that year was 29.6 years (age 55). In 2022 they would determine their age 55 life expectancy from the new Single Life table (31.6) then subtract one from 2015 for every year until 2022 – 30.6 (2016), 29.6 (2017), 28.6 (2018), 27.6 (2019), 26.6 (2020), 25.6 (2021) – making 24.6 the life expectancy factor to use in 2022. They would then continue subtracting one from the prior year life expectancy to determine the life expectancy factor to use in each subsequent year.

Single Life Table			Single Life Table			Single Life Table			Single Life Table		
Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate	Age	Life Expncy	WD Rate
0	84.6	1.18%	31	54.4	1.84%	62	25.4	3.94%	93	4.6	21.74%
1	83.7	1.19%	32	53.4	1.87%	63	24.5	4.08%	94	4.3	23.26%
2	82.8	1.21%	33	52.5	1.90%	64	23.7	4.22%	95	4	25.00%
3	81.8	1.22%	34	51.5	1.94%	65	22.9	4.37%	96	3.7	27.03%
4	80.8	1.24%	35	50.5	1.98%	66	22	4.55%	97	3.4	29.41%
5	79.8	1.25%	36	49.6	2.02%	67	21.2	4.72%	98	3.2	31.25%
6	78.8	1.27%	37	48.6	2.06%	68	20.4	4.90%	99	3	33.33%
7	77.9	1.28%	38	47.7	2.10%	69	19.6	5.10%	100	2.8	35.71%
8	76.9	1.30%	39	46.7	2.14%	70	18.8	5.32%	101	2.6	38.46%
9	75.9	1.32%	40	45.7	2.19%	71	18	5.56%	102	2.5	40.00%
10	74.9	1.34%	41	44.8	2.23%	72	17.2	5.81%	103	2.3	43.48%
11	73.9	1.35%	42	43.8	2.28%	73	16.4	6.10%	104	2.2	45.45%
12	72.9	1.37%	43	42.9	2.33%	74	15.6	6.41%	105	2.1	47.62%
13	71.9	1.39%	44	41.9	2.39%	75	14.8	6.76%	106	2.1	47.62%
14	70.9	1.41%	45	41	2.44%	76	14.1	7.09%	107	2.1	47.62%
15	69.9	1.43%	46	40	2.50%	77	13.3	7.52%	108	2	50.00%
16	69	1.45%	47	39	2.56%	78	12.6	7.94%	109	2	50.00%
17	68	1.47%	48	38.1	2.62%	79	11.9	8.40%	110	2	50.00%
18	67	1.49%	49	37.1	2.70%	80	11.2	8.93%	111	2	50.00%
19	66	1.52%	50	36.2	2.76%	81	10.5	9.52%	112	2	50.00%
20	65	1.54%	51	35.3	2.83%	82	9.9	10.10%	113	1.9	52.63%
21	64.1	1.56%	52	34.3	2.92%	83	9.3	10.75%	114	1.9	52.63%
22	63.1	1.58%	53	33.4	2.99%	84	8.7	11.49%	115	1.8	55.56%
23	62.1	1.61%	54	32.5	3.08%	85	8.1	12.35%	116	1.8	55.56%
24	61.1	1.64%	55	31.6	3.16%	86	7.6	13.16%	117	1.6	62.50%
25	60.2	1.66%	56	30.6	3.27%	87	7.1	14.08%	118	1.4	71.43%
26	59.2	1.69%	57	29.8	3.36%	88	6.6	15.15%	119	1.1	90.91%
27	58.2	1.72%	58	28.9	3.46%	89	6.1	16.39%	120	1	100.00%
28	57.3	1.75%	59	28	3.57%	90	5.7	17.54%			
29	56.3	1.78%	60	27.1	3.69%	91	5.3	18.87%			
30	55.3	1.81%	61	26.2	3.82%	92	4.9	20.41%			

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