

The IRS Uniform Life Expectancy Table can be used by almost all IRA owners. In fact, the only exception is if the IRA annuity's sole primary beneficiary is a spouse who is more than 10 years younger than the account owner. In that case, the required distributions are based on the ages of the account owner and his or her spouse, which will result in an even lower annual minimum distribution.

Example of how the Uniform Life Expectancy Table is used:

i Anna, an unmarried IRA annuity account owner, is age 73 this year. Anna's account had a Fair Market Value of \$78,500 on December 31, 2023. Using the Uniform Life Expectancy Table, Anna would be required to take a minimum distribution of \$2,963 ($\$78,500 \div 26.5$) by December 31.

UNIFORM LIFE EXPECTANCY TABLE			
(FOR USE BY UNMARRIED OWNERS AND OWNERS WHOSE SPOUSES ARE NOT MORE THAN 10 YEARS YOUNGER)			
Age	Applicable Divisor	Age	Applicable Divisor
72	27.4	95	8.9
73	26.5	96	8.4
74	25.5	97	7.8
75	24.6	98	7.3
76	23.7	99	6.8
77	22.9	100	6.0
78	22.0	101	6.0
79	21.1	102	5.6
80	20.2	103	5.2
81	19.4	104	4.9
82	18.5	105	4.6
83	17.7	106	4.3
84	16.8	107	4.1
85	16.0	108	3.9
86	15.2	109	3.7
87	14.4	110	3.5
88	13.7	111	3.4
89	12.9	112	3.3
90	12.2	113	3.1
91	11.5	114	3.0
92	10.8	115	2.9
93	10.1	116	2.8
94	9.5	117	2.7

Example of how the Joint Life and Last Survivor Expectancy Table is used:

i Nicholas is age 73 this year. Nicholas's beneficiary is his spouse, Rachel, who is age 50. Since Rachel is Nicholas's spouse and more than ten years younger than him, Nicholas may use the Joint Life and Last Survivor Expectancy Table to calculate his RMD. Based on the tables, Nicholas and Rachel's joint life expectancy is 36.8 years. Please review the tables on the following pages which demonstrate how to find this number. Nicholas's FMV on December 31 (previous year) was \$130,455, so his RMD amount for this year is \$3,545 ($\$130,455 / 36.8$).



Polish Roman Catholic Union of America

A Legal Reserve Fraternal Benefit Society

984 N. Milwaukee Avenue, Chicago, Illinois 60642-4101

(773) 782-2600 - FAX (773) 278-4595 - (800) 772-8632 - PRCUA.org

Joint Life and Last Survivor Expectancy Table (For Use by Owners Whose Spouses Are More Than 10 Years Younger)

Account Owner's Ages	Spouse's Age																			
	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
70	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9	19.1	18.4	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
115+	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0



Polish Roman Catholic Union of America

A Legal Reserve Fraternal Benefit Society

984 N. Milwaukee Avenue, Chicago, Illinois 60642-4101

(773) 782-2600 - FAX (773) 278-4595 - (800) 772-8632 - PRCUA.org

Joint Life and Last Survivor Expectancy Table

(For Use by Owners Whose Spouses Are More Than 10 Years Younger)

Account Owner's Ages	Spouse's Age																			
	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59
70	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	45.9	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
97	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
98	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
99	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
100	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
101	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
102	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
103	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
104	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
105	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
106	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
107	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
108	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
109	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
110	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
111	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
112	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
113	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
114	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
115+	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0