

SINGLE LIFE TABLE FOR INHERITED IRAS

| Age of IRA or Plan Beneficiary | Life Expectancy (In Years) | Age of IRA or Plan Beneficiary | Life Expectancy (In Years) | Age of IRA or Plan Beneficiary | Life Expectancy (In Years) | Age of IRA or Plan Beneficiary | Life Expectancy (In Years) |
|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|--------------------------------|----------------------------|
| 0 | 82.4 | 30 | 53.3 | 60 | 25.2 | 90 | 5.5 |
| 1 | 81.6 | 31 | 52.4 | 61 | 24.4 | 91 | 5.2 |
| 2 | 80.6 | 32 | 51.4 | 62 | 23.5 | 92 | 4.9 |
| 3 | 79.7 | 33 | 50.4 | 63 | 22.7 | 93 | 4.6 |
| 4 | 78.7 | 34 | 49.4 | 64 | 21.8 | 94 | 4.3 |
| 5 | 77.7 | 35 | 48.5 | 65 | 21.0 | 95 | 4.1 |
| 6 | 76.7 | 36 | 47.5 | 66 | 20.2 | 96 | 3.8 |
| 7 | 75.8 | 37 | 46.5 | 67 | 19.4 | 97 | 3.6 |
| 8 | 74.8 | 38 | 45.6 | 68 | 18.6 | 98 | 3.4 |
| 9 | 73.8 | 39 | 44.6 | 69 | 17.8 | 99 | 3.1 |
| 10 | 72.8 | 40 | 43.6 | 70 | 17.0 | 100 | 2.9 |
| 11 | 71.8 | 41 | 42.7 | 71 | 16.3 | 101 | 2.7 |
| 12 | 70.8 | 42 | 41.7 | 72 | 15.5 | 102 | 2.5 |
| 13 | 69.9 | 43 | 40.7 | 73 | 14.8 | 103 | 2.3 |
| 14 | 68.9 | 44 | 39.8 | 74 | 14.1 | 104 | 2.1 |
| 15 | 67.9 | 45 | 38.8 | 75 | 13.4 | 105 | 1.9 |
| 16 | 66.9 | 46 | 37.9 | 76 | 12.7 | 106 | 1.7 |
| 17 | 66.0 | 47 | 37.0 | 77 | 12.1 | 107 | 1.5 |
| 18 | 65.0 | 48 | 36.0 | 78 | 11.4 | 108 | 1.4 |
| 19 | 64.0 | 49 | 35.1 | 79 | 10.8 | 109 | 1.2 |
| 20 | 63.0 | 50 | 34.2 | 80 | 10.2 | 110 | 1.1 |
| 21 | 62.1 | 51 | 33.3 | 81 | 9.7 | 111+ | 1.0 |
| 22 | 61.1 | 52 | 32.3 | 82 | 9.1 | | |
| 23 | 60.1 | 53 | 31.4 | 83 | 8.6 | | |
| 24 | 59.1 | 54 | 30.5 | 84 | 8.1 | | |
| 25 | 58.2 | 55 | 29.6 | 85 | 7.6 | | |
| 26 | 57.2 | 56 | 28.7 | 86 | 7.1 | | |
| 27 | 56.2 | 57 | 27.9 | 87 | 6.7 | | |
| 28 | 55.3 | 58 | 27.0 | 88 | 6.3 | | |
| 29 | 54.3 | 59 | 26.1 | 89 | 5.9 | | |

This table will be used by every designated beneficiary except a spouse who elects to treat their deceased spouse's IRA as their own to calculate post-death required distributions. It will never be used by IRA owners or plan participants to calculate their lifetime required distributions. This is a recalculating table, but only a spouse beneficiary who is the sole beneficiary can go back to the table each year and recalculate life expectancy. A non-spouse beneficiary cannot recalculate and would only use this table to compute the first year's required distribution for the inherited IRA. The life expectancy will then be reduced by one year for each succeeding year.

From: www.irs.gov