



Appendix B. Uniform Lifetime Table III

For Use by: Unmarried Owners,

Married Owners Whose Spouses Aren't More Than 10 Years Younger, and

Married Owners Whose Spouses Aren't the Sole Beneficiaries of Their IRAs

Age	Distribution Period	% w/d	Age	Distribution Period	% w/d
72	27.4	3.65%	97	7.8	12.82%
73	26.5	3.77%	98	7.3	13.70%
74	25.5	3.92%	99	6.8	14.71%
75	24.6	4.07%	100	6.4	15.63%
76	23.7	4.22%	101	6	16.67%
77	22.9	4.37%	102	5.6	17.86%
78	22.0	4.55%	103	5.2	19.23%
79	21.1	4.74%	104	4.9	20.41%
80	20.2	4.95%	105	4.6	21.74%
81	19.4	5.15%	106	4.3	23.26%
82	18.5	5.41%	107	4.1	24.39%
83	17.7	5.65%	108	3.9	25.64%
84	16.8	5.95%	109	3.7	27.03%
85	16.0	6.25%	110	3.5	28.57%
86	15.2	6.58%	111	3.4	29.41%
87	14.4	6.94%	112	3.3	30.30%
88	13.7	7.30%	113	3.1	32.26%
89	12.9	7.75%	114	3.0	33.33%
90	12.2	8.20%	115	2.9	34.48%
91	11.5	8.70%	116	2.8	35.71%
92	10.8	9.26%	117	2.7	37.04%
93	10.1	9.90%	118	2.5	40.00%
94	9.5	10.53%	119	2.3	43.48%
95	8.9	11.24%	120 +	2.0	50.00%
96	8.4	11.90%			

Source: https://www.irs.gov/publications/p590b#en_US_2022_publink100090310

Advisory Education Partners, LLC

The Employee Training and Development Partner for Independent Financial Advisory Firms

235 Main Street, Madison NJ 07940 862.350.4424

Copyright©2023AdvisoryEducationPartnersLLC. All rights reserved

The above information is thought to be accurate and meant for informational purposes but should not be relied on solely. Please verify using IRS resources directly