

SOLO 401K IRS JOINT LIFE EXPECTANCY TABLE

Use this table only if for the entire distribution calendar year your spouse will be sole beneficiary of the account* AND your spouse is more than 10 years younger than you. The figures provide the joint life expectancy factor you will need for calculating your RMD.

To calculate RMDs, use the following formula for each account:

$$\begin{array}{l}
 \textbf{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{Life Expectancy Factor} \\
 \text{see the IRS Joint Life} \\
 \text{Expectancy Table}^\ddagger \text{ below to} \\
 \text{find the factor using the age} \\
 \text{you turn this year}
 \end{array}
 = \textbf{Your RMD}$$

Example

$$\begin{array}{l}
 \textbf{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{25.3} \\
 \text{Divisor} \\
 \text{Solo 401k participant turned 75 this} \\
 \text{year and his or her spouse turned} \\
 \text{64 this year}
 \end{array}
 = \textbf{\$3,952.57}$$

Your Age

	72	73	74	75	76	77	78	79	80	81	82
40	46.0	46.0	46.0	45.9	45.9	45.9	45.9	45.9	45.9	45.8	45.8
41	45.1	45.1	45.0	45.0	45.0	45.0	44.9	44.9	44.9	44.9	44.9
42	44.2	44.1	44.1	44.1	44.0	44.0	44.0	44.0	43.9	43.9	43.9
43	43.2	43.2	43.2	43.1	43.1	43.1	43.0	43.0	43.0	43.0	43.0
44	42.3	42.3	42.2	42.2	42.2	42.1	42.1	42.1	42.1	42.0	42.0
45	41.4	41.4	41.3	41.3	41.2	41.2	41.2	41.1	41.1	41.1	41.1
46	40.5	40.4	40.4	40.3	40.3	40.3	40.2	40.2	40.2	40.1	40.1
47	39.6	39.5	39.5	39.4	39.4	39.3	39.3	39.3	39.2	39.2	39.2
48	38.7	38.6	38.6	38.5	38.5	38.4	38.4	38.3	38.3	38.3	38.3

Your Spouse's Age

IRS JOINT LIFE EXPECTANCY TABLE

Your Age

Your Spouse's Age

	72	73	74	75	76	77	78	79	80	81	82
49	37.8	37.7	37.7	37.6	37.5	37.5	37.5	37.4	37.4	37.3	37.3
50	36.9	36.8	36.8	36.7	36.6	36.6	36.5	36.5	36.5	36.4	36.4
51	36.0	36.0	35.9	35.8	35.7	35.7	35.6	35.6	35.5	35.5	35.5
52	35.2	35.1	35.0	34.9	34.9	34.8	34.7	34.7	34.6	34.6	34.6
53	34.3	34.2	34.1	34.1	34.0	33.9	33.9	33.8	33.7	33.7	33.7
54	33.5	33.4	33.3	33.2	33.1	33.0	33.0	32.9	32.9	32.8	32.8
55	32.7	32.6	32.4	32.4	32.3	32.2	32.1	32.0	32.0	31.9	31.9
56	31.9	31.7	31.6	31.5	31.4	31.3	31.2	31.2	31.1	31.1	31.0
57	31.1	30.9	30.8	30.7	30.6	30.5	30.4	30.3	30.3	30.2	30.1
58	30.3	30.1	30.0	29.9	29.8	29.7	29.6	29.5	29.4	29.3	29.3
59	29.5	29.4	29.2	29.1	29.0	28.8	28.7	28.7	28.6	28.5	28.4
60	28.8	28.6	28.4	28.3	28.2	28.0	27.9	27.8	27.8	27.7	27.6
61	28.1	27.9	27.7	27.5	27.4	27.3	27.1	27.0	26.9	26.9	26.8
62	27.4	27.2	27.0	26.8	26.6	26.5	26.4	26.2	26.1	26.0	26.0
63	26.7	26.5	26.2	26.1	25.9	25.7	25.6	25.5	25.3	25.2	25.2
64	26.0	25.8	25.5	25.3	25.2	25.0	24.8	24.7	24.6	24.5	24.4
65	25.4	25.1	24.9	24.6	24.4	24.3	24.1	23.9	23.8	23.7	23.6
66	24.8	24.5	24.2	24.0	23.7	23.5	23.4	23.2	23.1	22.9	22.8
67	24.2	23.9	23.6	23.3	23.1	22.9	22.7	22.5	22.3	22.2	22.1
68	23.6	23.3	23.0	22.7	22.4	22.2	22.0	21.8	21.6	21.5	21.3
69	23.1	22.7	22.4	22.1	21.8	21.5	21.3	21.1	20.9	20.7	20.6
70	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4	20.2	20.0	19.9

IRS JOINT LIFE EXPECTANCY TABLE

Your Age

Your Spouse's Age

	82	83	84	85	86	87	88	89	90	91	92
50	36.4	36.4	36.3	36.3	36.3	36.3	36.3	36.3	36.3	36.2	36.2
51	35.5	35.4	35.4	35.4	35.4	35.4	35.3	35.3	35.3	35.3	35.3
52	34.6	34.5	34.5	34.5	34.5	34.4	34.4	34.4	34.4	34.4	34.4
53	33.7	33.6	33.6	33.6	33.5	33.5	33.5	33.5	33.5	33.5	33.5
54	32.8	32.7	32.7	32.7	32.6	32.6	32.6	32.6	32.6	32.5	32.5
55	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.7	31.7	31.6	31.6
56	31.0	31.0	30.9	30.9	30.9	30.8	30.8	30.8	30.8	30.7	30.7
57	30.1	30.1	30.0	30.0	30.0	29.9	29.9	29.9	29.9	29.9	29.8
58	29.3	29.2	29.2	29.1	29.1	29.1	29.0	29.0	29.0	29.0	29.0
59	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.2	28.1	28.1	28.1
60	27.6	27.5	27.5	27.4	27.4	27.4	27.3	27.3	27.3	27.3	27.2
61	26.8	26.7	26.7	26.6	26.6	26.5	26.5	26.4	26.4	26.4	26.4
62	26.0	25.9	25.8	25.8	25.7	25.7	25.6	25.6	25.6	25.6	25.5
63	25.2	25.1	25.0	25.0	24.9	24.9	24.8	24.8	24.7	24.7	24.7
64	24.4	24.3	24.2	24.1	24.1	24.0	24.0	24.0	23.9	23.9	23.9
65	23.6	23.5	23.4	23.3	23.3	23.2	23.2	23.1	23.1	23.1	23.0
66	22.8	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.3	22.3	22.2
67	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5	21.5	21.5	21.4
68	21.3	21.2	21.1	21.0	20.9	20.9	20.8	20.7	20.7	20.7	20.6
69	20.6	20.5	20.4	20.3	20.2	20.1	20.0	20.0	19.9	19.9	19.8
70	19.9	19.7	19.6	19.5	19.4	19.3	19.2	19.2	19.1	19.1	19.0
71	19.2	19.0	18.9	18.8	18.7	18.6	18.5	18.4	18.4	18.3	18.3
72	18.5	18.3	18.2	18.1	17.9	17.8	17.7	17.7	17.6	17.5	17.5

IRS JOINT LIFE EXPECTANCY TABLE

		Your Age										
		82	83	84	85	86	87	88	89	90	91	92
Your Spouse's Age	73	17.9	17.7	17.5	17.4	17.2	17.1	17.0	16.9	16.9	16.8	16.7
	74	17.2	17.0	16.8	16.7	16.5	16.4	16.3	16.2	16.1	16.1	16.0
	75	16.6	16.4	16.2	16.0	15.9	15.7	15.6	15.5	15.4	15.3	15.3
	76	16.0	15.8	15.6	15.4	15.2	15.1	14.9	14.8	14.7	14.6	14.6
	77	15.5	15.2	15.0	14.8	14.6	14.4	14.3	14.2	14.1	14.0	13.9
	78	15.0	14.7	14.4	14.2	14.0	13.8	13.7	13.5	13.4	13.3	13.2
	79	14.5	14.2	13.9	13.6	13.4	13.2	13.1	12.9	12.8	12.7	12.6
	80	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3	12.2	12.1	11.9

Source: Amendments to the Income Tax Regulations (26 CFR part 1) under section 401(a)(9) of the Internal Revenue Code (Code), §1.401(a)(9)-9 Life expectancy and distribution period tables, (d) Joint and Last Survivor Table. This table generally applies for distribution calendar years beginning on or after January 1, 2022.

† Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

‡ The IRS joint life expectancy table is not applicable when calculating RMD amounts for inherited retirement accounts.

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