

Publication 590-B

Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing
2023 Returns

Volume 4 of 4



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Appendices

To help you complete your tax return, use the following appendices that include worksheets and tables.

1. **Appendices A-1 and A-2—**Worksheets for Determining Required Minimum Distributions.
2. **Appendix B—**Life Expectancy Tables. These tables are included to assist you in computing your required minimum distribution amount if you haven't taken all your assets from all your traditional IRAs before age 70¹/₂ or age 72, whichever applies.
 - a. Table I (Single Life Expectancy).
 - b. Table II (Joint Life and Last Survivor Expectancy).
 - c. Table III (Uniform Lifetime).

3. **Appendix C**—Recapture Amount—Allocation Chart. This chart allocates amounts that comprise an early distribution.
4. **Appendix D**—Qualified Charitable Deduction Adjustment Worksheet. This worksheet makes the adjustment needed to figure the current year's allowable qualified charitable deduction.

Appendix A-1. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

Age 72 Worksheet. Use this table if you were born after June 30, 1949.

1. Age	72	73	74	75	76
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	77	78	79	80	81
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	82	83	84	85	86
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
1. Age	87	88	89	90	91
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
<p>¹ If you have more than one IRA, you must figure the required distribution separately for each IRA.</p> <p>² Use the appropriate life expectancy or distribution period for each year and for each IRA.</p> <p>³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.</p>					

Appendix A-2. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

Age 70½ Worksheet. Use this table if you were born before July 1, 1949.

1. Age	70½	71½	72½	73½	74½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4)³					
1. Age	75½	76½	77½	78½	79½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4)³					
1. Age	80½	81½	82½	83½	84½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4)³					
1. Age	85½	86½	87½	88½	89½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4)³					
<p>¹ If you have more than one IRA, you must figure the required distribution separately for each IRA.</p> <p>² Use the appropriate life expectancy or distribution period for each year and for each IRA.</p> <p>³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.</p>					

Appendix B. Life Expectancy Tables

Table I (Single Life Expectancy) (For Use by Beneficiaries)			
Age		Life Expectancy	
0		84.6	
1		83.7	
2		82.8	
3		81.8	
4		80.8	
5		79.8	
6		78.8	
7		77.9	
8		76.9	
9		75.9	
10		74.9	
11		73.9	
12		72.9	
13		71.9	
14		70.9	
15		69.9	
16		69.0	
17		68.0	
18		67.0	
19		66.0	
20		65.0	
21		64.1	
22		63.1	
23		62.1	
24		61.1	
25		60.2	
26		59.2	
27		58.2	
28		57.3	
29		56.3	
30		55.3	
31		54.4	
32		53.4	
33		52.5	
34		51.5	
35		50.5	
36		49.6	
37		48.6	
38		47.7	
39		46.7	
40		45.7	
41		44.8	
42		43.8	
43		42.9	
44		41.9	
45		41.0	
46		40.0	
47		39.0	
48		38.1	
49		37.1	
50		36.2	
51		35.3	
52		34.3	
53		33.4	
54		32.5	
55		31.6	
56		30.6	
57		29.8	
58		28.9	
59		28.0	

Appendix B. (Continued)

Table I (Single Life Expectancy) (For Use by Beneficiaries)			
Age		Life Expectancy	
60		27.1	
61		26.2	
62		25.4	
63		24.5	
64		23.7	
65		22.9	
66		22.0	
67		21.2	
68		20.4	
69		19.6	
70		18.8	
71		18.0	
72		17.2	
73		16.4	
74		15.6	
75		14.8	
76		14.1	
77		13.3	
78		12.6	
79		11.9	
80		11.2	
81		10.5	
82		9.9	
83		9.3	
84		8.7	
85		8.1	
86		7.6	
87		7.1	
88		6.6	
89		6.1	
90		5.7	
91		5.3	
92		4.9	
93		4.6	
94		4.3	
95		4.0	
96		3.7	
97		3.4	
98		3.2	
99		3.0	
100		2.8	
101		2.6	
102		2.5	
103		2.3	
104		2.2	
105		2.1	
106		2.1	
107		2.1	
108		2.0	
109		2.0	
110		2.0	
111		2.0	
112		2.0	
113		1.9	
114		1.9	
115		1.8	
116		1.8	
117		1.6	
118		1.4	
119		1.1	
120+		1.0	

Appendix B. Life Expectancy Tables (Continued)

Table II										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
20	72.0	71.5	71.0	70.6	70.2	69.8	69.5	69.1	68.8	68.5
21	71.5	71.0	70.5	70.0	69.6	69.2	68.8	68.5	68.1	67.8
22	71.0	70.5	70.0	69.5	69.0	68.6	68.2	67.8	67.5	67.1
23	70.6	70.0	69.5	69.0	68.5	68.0	67.6	67.2	66.8	66.5
24	70.2	69.6	69.0	68.5	68.0	67.5	67.1	66.6	66.2	65.8
25	69.8	69.2	68.6	68.0	67.5	67.0	66.5	66.1	65.6	65.2
26	69.5	68.8	68.2	67.6	67.1	66.5	66.0	65.5	65.1	64.6
27	69.1	68.5	67.8	67.2	66.6	66.1	65.5	65.0	64.5	64.1
28	68.8	68.1	67.5	66.8	66.2	65.6	65.1	64.5	64.0	63.5
29	68.5	67.8	67.1	66.5	65.8	65.2	64.6	64.1	63.5	63.0
30	68.3	67.5	66.8	66.2	65.5	64.9	64.2	63.7	63.1	62.6
31	68.0	67.3	66.6	65.8	65.2	64.5	63.9	63.2	62.7	62.1
32	67.8	67.0	66.3	65.6	64.9	64.2	63.5	62.9	62.3	61.7
33	67.6	66.8	66.0	65.3	64.6	63.9	63.2	62.5	61.9	61.3
34	67.4	66.6	65.8	65.1	64.3	63.6	62.9	62.2	61.5	60.9
35	67.2	66.4	65.6	64.8	64.1	63.3	62.6	61.9	61.2	60.5
36	67.1	66.2	65.4	64.6	63.8	63.1	62.3	61.6	60.9	60.2
37	66.9	66.1	65.2	64.4	63.6	62.8	62.1	61.3	60.6	59.9
38	66.8	65.9	65.1	64.2	63.4	62.6	61.9	61.1	60.3	59.6
39	66.6	65.8	64.9	64.1	63.3	62.4	61.6	60.9	60.1	59.4
40	66.5	65.6	64.8	63.9	63.1	62.3	61.5	60.7	59.9	59.1
41	66.4	65.5	64.6	63.8	62.9	62.1	61.3	60.5	59.7	58.9
42	66.3	65.4	64.5	63.6	62.8	61.9	61.1	60.3	59.5	58.7
43	66.2	65.3	64.4	63.5	62.7	61.8	61.0	60.1	59.3	58.5
44	66.1	65.2	64.3	63.4	62.5	61.7	60.8	60.0	59.1	58.3
45	66.0	65.1	64.2	63.3	62.4	61.5	60.7	59.8	59.0	58.1
46	65.9	65.0	64.1	63.2	62.3	61.4	60.6	59.7	58.8	58.0
47	65.9	65.0	64.0	63.1	62.2	61.3	60.5	59.6	58.7	57.9
48	65.8	64.9	64.0	63.0	62.1	61.2	60.3	59.5	58.6	57.7
49	65.7	64.8	63.9	63.0	62.1	61.2	60.3	59.4	58.5	57.6
50	65.7	64.8	63.8	62.9	62.0	61.1	60.2	59.3	58.4	57.5
51	65.6	64.7	63.8	62.8	61.9	61.0	60.1	59.2	58.3	57.4
52	65.6	64.7	63.7	62.8	61.9	60.9	60.0	59.1	58.2	57.3
53	65.5	64.6	63.7	62.7	61.8	60.9	59.9	59.0	58.1	57.2
54	65.5	64.6	63.6	62.7	61.7	60.8	59.9	59.0	58.0	57.1
55	65.5	64.5	63.6	62.6	61.7	60.8	59.8	58.9	58.0	57.1
56	65.4	64.5	63.5	62.6	61.6	60.7	59.8	58.8	57.9	57.0
57	65.4	64.5	63.5	62.5	61.6	60.7	59.7	58.8	57.9	56.9
58	65.4	64.4	63.5	62.5	61.6	60.6	59.7	58.7	57.8	56.9
59	65.4	64.4	63.4	62.5	61.5	60.6	59.6	58.7	57.8	56.8

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
60	65.3	64.4	63.4	62.4	61.5	60.5	59.6	58.7	57.7	56.8
61	65.3	64.3	63.4	62.4	61.5	60.5	59.6	58.6	57.7	56.7
62	65.3	64.3	63.4	62.4	61.4	60.5	59.5	58.6	57.6	56.7
63	65.3	64.3	63.3	62.4	61.4	60.5	59.5	58.6	57.6	56.7
64	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.6	56.6
65	65.2	64.3	63.3	62.3	61.4	60.4	59.5	58.5	57.5	56.6
66	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.6
67	65.2	64.2	63.3	62.3	61.3	60.4	59.4	58.5	57.5	56.5
68	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
69	65.2	64.2	63.2	62.3	61.3	60.3	59.4	58.4	57.5	56.5
70	65.2	64.2	63.2	62.2	61.3	60.3	59.4	58.4	57.4	56.5
71	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
72	65.1	64.2	63.2	62.2	61.3	60.3	59.3	58.4	57.4	56.5
73	65.1	64.2	63.2	62.2	61.2	60.3	59.3	58.4	57.4	56.4
74	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
75	65.1	64.1	63.2	62.2	61.2	60.3	59.3	58.3	57.4	56.4
76	65.1	64.1	63.2	62.2	61.2	60.2	59.3	58.3	57.4	56.4
77	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
78	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
79	65.1	64.1	63.1	62.2	61.2	60.2	59.3	58.3	57.3	56.4
80	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
81	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.4
82	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
83	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
84	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
85	65.1	64.1	63.1	62.1	61.2	60.2	59.2	58.3	57.3	56.3
86	65.1	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
87	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
88	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
89	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
90	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
91	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
92	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
93	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
94	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
95	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
96	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
97	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
98	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
99	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	20	21	22	23	24	25	26	27	28	29
100	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
101	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
102	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
103	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
104	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
105	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
106	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
107	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
108	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
109	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
110	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
111	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
112	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
113	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
114	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
115	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
116	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
117	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
118	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
119	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3
120+	65.0	64.1	63.1	62.1	61.1	60.2	59.2	58.2	57.3	56.3

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
30	62.0	61.6	61.1	60.7	60.3	59.9	59.5	59.2	58.9	58.6
31	61.6	61.1	60.6	60.1	59.7	59.3	58.9	58.6	58.2	57.9
32	61.1	60.6	60.1	59.6	59.1	58.7	58.3	57.9	57.6	57.2
33	60.7	60.1	59.6	59.1	58.6	58.1	57.7	57.3	56.9	56.6
34	60.3	59.7	59.1	58.6	58.1	57.6	57.2	56.7	56.3	55.9
35	59.9	59.3	58.7	58.1	57.6	57.1	56.6	56.2	55.7	55.3
36	59.5	58.9	58.3	57.7	57.2	56.6	56.1	55.6	55.2	54.7
37	59.2	58.6	57.9	57.3	56.7	56.2	55.6	55.1	54.6	54.2
38	58.9	58.2	57.6	56.9	56.3	55.7	55.2	54.6	54.1	53.6
39	58.6	57.9	57.2	56.6	55.9	55.3	54.7	54.2	53.6	53.1
40	58.4	57.6	56.9	56.3	55.6	55.0	54.3	53.8	53.2	52.7
41	58.1	57.4	56.7	56.0	55.3	54.6	54.0	53.4	52.8	52.2
42	57.9	57.1	56.4	55.7	55.0	54.3	53.6	53.0	52.4	51.8
43	57.7	56.9	56.2	55.4	54.7	54.0	53.3	52.6	52.0	51.4
44	57.5	56.7	55.9	55.2	54.4	53.7	53.0	52.3	51.6	51.0
45	57.3	56.5	55.7	54.9	54.2	53.4	52.7	52.0	51.3	50.7
46	57.2	56.3	55.5	54.7	54.0	53.2	52.4	51.7	51.0	50.3
47	57.0	56.2	55.4	54.5	53.7	53.0	52.2	51.5	50.7	50.0
48	56.9	56.0	55.2	54.4	53.6	52.8	52.0	51.2	50.5	49.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
49	56.7	55.9	55.0	54.2	53.4	52.6	51.8	51.0	50.2	49.5
50	56.6	55.8	54.9	54.1	53.2	52.4	51.6	50.8	50.0	49.2
51	56.5	55.6	54.8	53.9	53.1	52.2	51.4	50.6	49.8	49.0
52	56.4	55.5	54.7	53.8	52.9	52.1	51.3	50.4	49.6	48.8
53	56.3	55.4	54.6	53.7	52.8	52.0	51.1	50.3	49.5	48.6
54	56.2	55.3	54.5	53.6	52.7	51.8	51.0	50.1	49.3	48.5
55	56.2	55.3	54.4	53.5	52.6	51.7	50.9	50.0	49.1	48.3
56	56.1	55.2	54.3	53.4	52.5	51.6	50.7	49.9	49.0	48.2
57	56.0	55.1	54.2	53.3	52.4	51.5	50.6	49.8	48.9	48.0
58	56.0	55.0	54.1	53.2	52.3	51.4	50.5	49.7	48.8	47.9
59	55.9	55.0	54.1	53.2	52.2	51.3	50.5	49.6	48.7	47.8
60	55.9	54.9	54.0	53.1	52.2	51.3	50.4	49.5	48.6	47.7
61	55.8	54.9	54.0	53.0	52.1	51.2	50.3	49.4	48.5	47.6
62	55.8	54.8	53.9	53.0	52.1	51.1	50.2	49.3	48.4	47.5
63	55.7	54.8	53.9	52.9	52.0	51.1	50.2	49.3	48.3	47.4
64	55.7	54.8	53.8	52.9	52.0	51.0	50.1	49.2	48.3	47.4
65	55.7	54.7	53.8	52.8	51.9	51.0	50.1	49.1	48.2	47.3
66	55.6	54.7	53.7	52.8	51.9	50.9	50.0	49.1	48.2	47.2
67	55.6	54.7	53.7	52.8	51.8	50.9	50.0	49.0	48.1	47.2
68	55.6	54.6	53.7	52.7	51.8	50.9	49.9	49.0	48.1	47.1
69	55.6	54.6	53.7	52.7	51.8	50.8	49.9	49.0	48.0	47.1
70	55.5	54.6	53.6	52.7	51.7	50.8	49.9	48.9	48.0	47.0
71	55.5	54.6	53.6	52.7	51.7	50.8	49.8	48.9	47.9	47.0
72	55.5	54.5	53.6	52.6	51.7	50.8	49.8	48.9	47.9	47.0
73	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
74	55.5	54.5	53.6	52.6	51.7	50.7	49.8	48.8	47.9	46.9
75	55.5	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
76	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
77	55.4	54.5	53.5	52.6	51.6	50.7	49.7	48.8	47.8	46.9
78	55.4	54.5	53.5	52.6	51.6	50.6	49.7	48.7	47.8	46.8
79	55.4	54.5	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
80	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.8	46.8
81	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
82	55.4	54.4	53.5	52.5	51.6	50.6	49.7	48.7	47.7	46.8
83	55.4	54.4	53.5	52.5	51.6	50.6	49.6	48.7	47.7	46.8
84	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
85	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.8
86	55.4	54.4	53.5	52.5	51.5	50.6	49.6	48.7	47.7	46.7
87	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
88	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	30	31	32	33	34	35	36	37	38	39
89	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.7	47.7	46.7
90	55.4	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
91	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
92	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
93	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
94	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
95	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
96	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
97	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
98	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
99	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
100	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
101	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
102	55.3	54.4	53.4	52.5	51.5	50.6	49.6	48.6	47.7	46.7
103	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
104	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
105	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
106	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
107	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
108	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
109	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
110	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
111	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
112	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
113	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
114	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
115	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
116	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
117	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
118	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
119	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7
120+	55.3	54.4	53.4	52.5	51.5	50.5	49.6	48.6	47.7	46.7

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	40	41	42	43	44	45	46	47	48	49
40	52.2	51.7	51.2	50.8	50.4	50.0	49.7	49.3	49.0	48.8
41	51.7	51.2	50.7	50.2	49.8	49.4	49.0	48.7	48.4	48.1
42	51.2	50.7	50.2	49.7	49.2	48.8	48.4	48.0	47.7	47.4
43	50.8	50.2	49.7	49.2	48.7	48.3	47.8	47.4	47.1	46.7
44	50.4	49.8	49.2	48.7	48.2	47.7	47.3	46.8	46.4	46.1
45	50.0	49.4	48.8	48.3	47.7	47.2	46.7	46.3	45.9	45.5
46	49.7	49.0	48.4	47.8	47.3	46.7	46.2	45.7	45.3	44.9
47	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2	44.8	44.3

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	40	41	42	43	44	45	46	47	48	49
48	49.0	48.4	47.7	47.1	46.4	45.9	45.3	44.8	44.3	43.8
49	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.3	43.8	43.3
50	48.5	47.8	47.1	46.4	45.7	45.1	44.5	43.9	43.3	42.8
51	48.3	47.5	46.8	46.1	45.4	44.7	44.1	43.5	42.9	42.3
52	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.1	42.5	41.9
53	47.8	47.1	46.3	45.6	44.8	44.1	43.4	42.8	42.1	41.5
54	47.7	46.9	46.1	45.3	44.6	43.8	43.1	42.5	41.8	41.2
55	47.5	46.7	45.9	45.1	44.3	43.6	42.9	42.2	41.5	40.8
56	47.3	46.5	45.7	44.9	44.1	43.4	42.6	41.9	41.2	40.5
57	47.2	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2
58	47.1	46.2	45.4	44.5	43.7	42.9	42.2	41.4	40.7	39.9
59	46.9	46.1	45.2	44.4	43.6	42.8	42.0	41.2	40.4	39.7
60	46.8	46.0	45.1	44.3	43.4	42.6	41.8	41.0	40.2	39.5
61	46.7	45.8	45.0	44.1	43.3	42.4	41.6	40.8	40.0	39.2
62	46.6	45.7	44.9	44.0	43.1	42.3	41.5	40.6	39.8	39.0
63	46.5	45.7	44.8	43.9	43.0	42.2	41.3	40.5	39.7	38.9
64	46.5	45.6	44.7	43.8	42.9	42.1	41.2	40.4	39.5	38.7
65	46.4	45.5	44.6	43.7	42.8	41.9	41.1	40.2	39.4	38.6
66	46.3	45.4	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.4
67	46.3	45.4	44.4	43.5	42.6	41.8	40.9	40.0	39.1	38.3
68	46.2	45.3	44.4	43.5	42.6	41.7	40.8	39.9	39.0	38.2
69	46.2	45.2	44.3	43.4	42.5	41.6	40.7	39.8	38.9	38.1
70	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0
71	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9
72	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8
73	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7
74	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7
75	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6
76	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5
77	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5
78	45.9	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5
79	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4
80	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4
81	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
82	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3
83	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3
84	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3
85	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3
86	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2
87	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2

Appendix B. (Continued)

<div> <div>Table II (continued)</div> <div>(Joint Life and Last Survivor Expectancy)</div> <div>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</div> </div>										
Ages	40	41	42	43	44	45	46	47	48	49
88	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2
89	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
90	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
91	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2
92	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
93	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
94	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
95	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
96	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
97	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
98	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
99	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.1	37.2
100	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
101	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
102	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
103	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
104	45.8	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
105	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
106	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
107	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
108	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
109	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
110	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
111	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
112	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
113	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
114	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
115	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
116	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
117	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
118	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
119	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1
120+	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.0	38.1	37.1

Appendix B. (Continued)

<div> <div>Table II (continued)</div> <div>(Joint Life and Last Survivor Expectancy)</div> <div>(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)</div> </div>										
Ages	50	51	52	53	54	55	56	57	58	59
50	42.3	41.8	41.4	40.9	40.6	40.2	39.8	39.5	39.2	39.0
51	41.8	41.3	40.8	40.4	40.0	39.6	39.2	38.9	38.6	38.3
52	41.4	40.8	40.3	39.9	39.4	39.0	38.6	38.2	37.9	37.6
53	40.9	40.4	39.9	39.4	38.9	38.4	38.0	37.6	37.3	36.9
54	40.6	40.0	39.4	38.9	38.4	37.9	37.5	37.1	36.7	36.3
55	40.2	39.6	39.0	38.4	37.9	37.4	36.9	36.5	36.1	35.7
56	39.8	39.2	38.6	38.0	37.5	36.9	36.5	36.0	35.5	35.1

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
57	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5	35.0	34.6
58	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5	34.1
59	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6
60	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1
61	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7
62	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3
63	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9
64	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5
65	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2
66	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9
67	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6
68	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4
69	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1
70	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9
71	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7
72	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5
73	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4
74	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2
75	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1
76	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0
77	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8
78	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7
79	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7
80	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6
81	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5
82	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4
83	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4
84	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3
85	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3
86	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2
87	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2
88	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
89	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2
90	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1
91	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.9	29.0	28.1
92	36.2	35.3	34.4	33.5	32.5	31.6	30.7	29.8	29.0	28.1
93	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	29.0	28.1
94	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
95	36.2	35.3	34.4	33.4	32.5	31.6	30.7	29.8	28.9	28.1
96	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	50	51	52	53	54	55	56	57	58	59
97	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
98	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
99	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
100	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
101	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
102	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
103	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
104	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
105	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
106	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
107	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
108	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
109	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
110	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
111	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
112	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
113	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
114	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
115	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
116	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
117	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
118	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
119	36.2	35.3	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0
120+	36.2	35.3	34.3	33.4	32.5	31.6	30.6	29.8	28.9	28.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	60	61	62	63	64	65	66	67	68	69
60	32.6	32.2	31.7	31.3	31.0	30.6	30.3	30.0	29.7	29.4
61	32.2	31.7	31.2	30.8	30.4	30.0	29.7	29.4	29.1	28.8
62	31.7	31.2	30.8	30.3	29.9	29.5	29.1	28.7	28.4	28.1
63	31.3	30.8	30.3	29.8	29.4	28.9	28.5	28.2	27.8	27.5
64	31.0	30.4	29.9	29.4	28.9	28.4	28.0	27.6	27.2	26.9
65	30.6	30.0	29.5	28.9	28.4	28.0	27.5	27.1	26.7	26.3
66	30.3	29.7	29.1	28.5	28.0	27.5	27.0	26.6	26.2	25.8
67	30.0	29.4	28.7	28.2	27.6	27.1	26.6	26.1	25.7	25.3
68	29.7	29.1	28.4	27.8	27.2	26.7	26.2	25.7	25.2	24.8
69	29.4	28.8	28.1	27.5	26.9	26.3	25.8	25.3	24.8	24.3
70	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9
71	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4
72	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1
73	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7
74	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4
75	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	60	61	62	63	64	65	66	67	68	69
76	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8
77	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5
78	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3
79	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1
80	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9
81	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7
82	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6
83	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5
84	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4
85	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3
86	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2
87	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1
88	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0
89	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0
90	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
91	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9
92	27.2	26.4	25.5	24.7	23.9	23.0	22.2	21.4	20.6	19.8
93	27.2	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
94	27.2	26.3	25.5	24.7	23.8	23.0	22.2	21.4	20.6	19.8
95	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.7
96	27.2	26.3	25.5	24.6	23.8	23.0	22.2	21.3	20.5	19.7
97	27.2	26.3	25.5	24.6	23.8	23.0	22.1	21.3	20.5	19.7
98	27.2	26.3	25.5	24.6	23.8	22.9	22.1	21.3	20.5	19.7
99	27.2	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
100	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
101	27.1	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.7
102	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7
103	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
104	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
105	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
106	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
107	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
108	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.6
109	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
110	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
111	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
112	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
113	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
114	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
115	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
116	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.4	19.6
117	27.1	26.3	25.4	24.6	23.7	22.9	22.1	21.2	20.4	19.6
118	27.1	26.3	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
119	27.1	26.2	25.4	24.5	23.7	22.9	22.1	21.2	20.4	19.6
120+	27.1	26.2	25.4	24.5	23.7	22.9	22.0	21.2	20.4	19.6

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	70	71	72	73	74	75	76	77	78	79
70	23.4	22.9	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4
71	22.9	22.5	22.0	21.6	21.3	20.9	20.6	20.3	20.0	19.8
72	22.5	22.0	21.6	21.1	20.7	20.4	20.0	19.7	19.4	19.2
73	22.2	21.6	21.1	20.7	20.3	19.9	19.5	19.1	18.8	18.6
74	21.8	21.3	20.7	20.3	19.8	19.4	19.0	18.6	18.3	18.0
75	21.5	20.9	20.4	19.9	19.4	18.9	18.5	18.1	17.8	17.4
76	21.2	20.6	20.0	19.5	19.0	18.5	18.1	17.7	17.3	16.9
77	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2	16.8	16.4
78	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0
79	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6
80	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2
81	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8
82	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5
83	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2
84	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9
85	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6
86	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4
87	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2
88	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1
89	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9
90	19.1	18.4	17.6	16.9	16.1	15.4	14.8	14.1	13.4	12.8
91	19.1	18.3	17.5	16.8	16.1	15.3	14.6	14.0	13.3	12.7
92	19.0	18.3	17.5	16.7	16.0	15.3	14.6	13.9	13.2	12.6
93	19.0	18.2	17.4	16.7	15.9	15.2	14.5	13.8	13.1	12.5
94	19.0	18.2	17.4	16.6	15.9	15.2	14.4	13.7	13.1	12.4
95	18.9	18.2	17.4	16.6	15.9	15.1	14.4	13.7	13.0	12.3
96	18.9	18.1	17.4	16.6	15.8	15.1	14.3	13.6	12.9	12.3
97	18.9	18.1	17.3	16.6	15.8	15.0	14.3	13.6	12.9	12.2
98	18.9	18.1	17.3	16.5	15.8	15.0	14.3	13.6	12.9	12.2
99	18.9	18.1	17.3	16.5	15.7	15.0	14.3	13.5	12.8	12.2
100	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
101	18.9	18.1	17.3	16.5	15.7	15.0	14.2	13.5	12.8	12.1
102	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
103	18.8	18.0	17.3	16.5	15.7	14.9	14.2	13.5	12.8	12.1
104	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.5	12.7	12.0
105	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
106	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
107	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
108	18.8	18.0	17.2	16.5	15.7	14.9	14.2	13.4	12.7	12.0
109	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0

Appendix B. (Continued)

Table II (continued) (Joint Life and Last Survivor Expectancy) (For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	70	71	72	73	74	75	76	77	78	79
110	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
111	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
112	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
113	18.8	18.0	17.2	16.4	15.7	14.9	14.2	13.4	12.7	12.0
114	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
115	18.8	18.0	17.2	16.4	15.7	14.9	14.1	13.4	12.7	12.0
116	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
117	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.7	12.0
118	18.8	18.0	17.2	16.4	15.6	14.9	14.1	13.4	12.6	11.9
119	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.4	12.6	11.9
120+	18.8	18.0	17.2	16.4	15.6	14.8	14.1	13.3	12.6	11.9

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	80	81	82	83	84	85	86	87	88	89
80	14.7	14.4	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3
81	14.4	14.0	13.6	13.2	12.9	12.6	12.4	12.2	12.0	11.8
82	14.0	13.6	13.2	12.8	12.5	12.2	11.9	11.7	11.5	11.3
83	13.7	13.2	12.8	12.4	12.1	11.8	11.5	11.2	11.0	10.8
84	13.4	12.9	12.5	12.1	11.7	11.4	11.1	10.8	10.5	10.3
85	13.1	12.6	12.2	11.8	11.4	11.0	10.7	10.4	10.1	9.9
86	12.9	12.4	11.9	11.5	11.1	10.7	10.4	10.0	9.8	9.5
87	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7	9.4	9.1
88	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1	8.8
89	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5
90	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3
91	12.1	11.5	10.9	10.4	9.9	9.5	9.1	8.7	8.3	8.0
92	11.9	11.4	10.8	10.3	9.8	9.3	8.9	8.5	8.1	7.8
93	11.9	11.3	10.7	10.1	9.6	9.2	8.7	8.3	7.9	7.6
94	11.8	11.2	10.6	10.0	9.5	9.0	8.6	8.2	7.8	7.4
95	11.7	11.1	10.5	9.9	9.4	8.9	8.5	8.0	7.6	7.3
96	11.6	11.0	10.4	9.9	9.3	8.8	8.4	7.9	7.5	7.1
97	11.6	11.0	10.4	9.8	9.2	8.7	8.3	7.8	7.4	7.0
98	11.5	10.9	10.3	9.7	9.2	8.7	8.2	7.7	7.3	6.9
99	11.5	10.9	10.2	9.7	9.1	8.6	8.1	7.6	7.2	6.8
100	11.5	10.8	10.2	9.6	9.1	8.5	8.0	7.6	7.2	6.8
101	11.4	10.8	10.2	9.6	9.0	8.5	8.0	7.5	7.1	6.7
102	11.4	10.8	10.1	9.6	9.0	8.5	8.0	7.5	7.0	6.6
103	11.4	10.7	10.1	9.5	9.0	8.4	7.9	7.4	7.0	6.6
104	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	7.0	6.6
105	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
106	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
107	11.4	10.7	10.1	9.5	8.9	8.4	7.9	7.4	6.9	6.5
108	11.4	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
109	11.3	10.7	10.1	9.5	8.9	8.4	7.8	7.4	6.9	6.5
110	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.4	6.9	6.5
111	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
112	11.3	10.7	10.1	9.5	8.9	8.3	7.8	7.3	6.9	6.5
113	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
114	11.3	10.7	10.0	9.4	8.9	8.3	7.8	7.3	6.9	6.4
115	11.3	10.7	10.0	9.4	8.8	8.3	7.8	7.3	6.8	6.4
116	11.3	10.6	10.0	9.4	8.8	8.3	7.7	7.3	6.8	6.4
117	11.3	10.6	10.0	9.4	8.8	8.2	7.7	7.2	6.8	6.3
118	11.3	10.6	10.0	9.3	8.8	8.2	7.7	7.2	6.7	6.3
119	11.2	10.6	9.9	9.3	8.7	8.2	7.6	7.1	6.6	6.2
120+	11.2	10.5	9.9	9.3	8.7	8.1	7.6	7.1	6.6	6.1

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	90	91	92	93	94	95	96	97	98	99
90	8.0	7.7	7.5	7.3	7.1	6.9	6.8	6.7	6.6	6.5
91	7.7	7.5	7.2	7.0	6.8	6.6	6.5	6.4	6.2	6.1
92	7.5	7.2	7.0	6.7	6.5	6.4	6.2	6.1	5.9	5.8
93	7.3	7.0	6.7	6.5	6.3	6.1	5.9	5.8	5.7	5.5
94	7.1	6.8	6.5	6.3	6.1	5.9	5.7	5.5	5.4	5.3
95	6.9	6.6	6.4	6.1	5.9	5.7	5.5	5.3	5.2	5.0
96	6.8	6.5	6.2	5.9	5.7	5.5	5.3	5.1	5.0	4.8
97	6.7	6.4	6.1	5.8	5.5	5.3	5.1	4.9	4.8	4.6
98	6.6	6.2	5.9	5.7	5.4	5.2	5.0	4.8	4.6	4.5
99	6.5	6.1	5.8	5.5	5.3	5.0	4.8	4.6	4.5	4.3
100	6.4	6.0	5.7	5.4	5.2	4.9	4.7	4.5	4.3	4.2
101	6.3	6.0	5.6	5.3	5.1	4.8	4.6	4.4	4.2	4.1
102	6.3	5.9	5.6	5.3	5.0	4.7	4.5	4.3	4.1	4.0
103	6.2	5.9	5.5	5.2	4.9	4.7	4.5	4.2	4.1	3.9
104	6.2	5.8	5.5	5.2	4.9	4.6	4.4	4.2	4.0	3.8
105	6.1	5.8	5.4	5.1	4.9	4.6	4.4	4.1	4.0	3.8
106	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.8
107	6.1	5.8	5.4	5.1	4.8	4.6	4.3	4.1	3.9	3.7
108	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
109	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
110	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
111	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.1	3.9	3.7
112	6.1	5.7	5.4	5.1	4.8	4.5	4.3	4.0	3.8	3.7
113	6.1	5.7	5.3	5.0	4.7	4.5	4.2	4.0	3.8	3.6
114	6.0	5.7	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
115	6.0	5.6	5.3	5.0	4.7	4.4	4.2	4.0	3.8	3.6
116	6.0	5.6	5.2	4.9	4.6	4.4	4.1	3.9	3.7	3.5
117	5.9	5.5	5.2	4.9	4.6	4.3	4.0	3.8	3.6	3.4
118	5.8	5.5	5.1	4.8	4.5	4.2	3.9	3.7	3.5	3.3
119	5.8	5.4	5.0	4.7	4.4	4.1	3.8	3.6	3.3	3.1
120+	5.7	5.3	4.9	4.6	4.3	4.0	3.7	3.4	3.2	3.0

Appendix B. (Continued)

Table II (continued)										
(Joint Life and Last Survivor Expectancy)										
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)										
Ages	100	101	102	103	104	105	106	107	108	109
100	4.1	3.9	3.8	3.7	3.7	3.6	3.6	3.6	3.6	3.6
101	3.9	3.8	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.4
102	3.8	3.7	3.6	3.5	3.4	3.4	3.3	3.3	3.3	3.3
103	3.7	3.6	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.2
104	3.7	3.5	3.4	3.3	3.3	3.2	3.2	3.2	3.1	3.1
105	3.6	3.5	3.4	3.3	3.2	3.1	3.1	3.1	3.1	3.1
106	3.6	3.5	3.3	3.2	3.2	3.1	3.1	3.1	3.0	3.0
107	3.6	3.4	3.3	3.2	3.2	3.1	3.1	3.0	3.0	3.0
108	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
109	3.6	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
110	3.5	3.4	3.3	3.2	3.1	3.1	3.0	3.0	3.0	3.0
111	3.5	3.4	3.3	3.2	3.1	3.0	3.0	3.0	3.0	3.0
112	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
113	3.5	3.4	3.2	3.1	3.1	3.0	3.0	2.9	2.9	2.9
114	3.5	3.3	3.2	3.1	3.0	3.0	2.9	2.9	2.9	2.9
115	3.4	3.3	3.2	3.1	3.0	2.9	2.9	2.9	2.8	2.8
116	3.3	3.2	3.1	3.0	2.9	2.8	2.8	2.8	2.8	2.8
117	3.3	3.1	3.0	2.9	2.8	2.7	2.7	2.7	2.7	2.6
118	3.1	3.0	2.8	2.7	2.6	2.6	2.5	2.5	2.5	2.5
119	2.9	2.8	2.6	2.5	2.4	2.4	2.3	2.3	2.3	2.3
120+	2.8	2.6	2.5	2.3	2.2	2.1	2.1	2.1	2.0	2.0

Appendix B. (Continued)

Table II (continued)											
(Joint Life and Last Survivor Expectancy)											
(For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs)											
Ages	110	111	112	113	114	115	116	117	118	119	120+
110	3.0	2.9	2.9	2.9	2.9	2.8	2.7	2.6	2.5	2.2	2.0
111	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
112	2.9	2.9	2.9	2.9	2.8	2.8	2.7	2.6	2.4	2.2	2.0
113	2.9	2.9	2.9	2.8	2.8	2.8	2.7	2.6	2.4	2.2	1.9
114	2.9	2.8	2.8	2.8	2.8	2.7	2.6	2.5	2.4	2.1	1.9
115	2.8	2.8	2.8	2.8	2.7	2.7	2.6	2.5	2.3	2.1	1.8
116	2.7	2.7	2.7	2.7	2.6	2.6	2.5	2.4	2.2	2.0	1.8
117	2.6	2.6	2.6	2.6	2.5	2.5	2.4	2.3	2.1	1.9	1.6
118	2.5	2.4	2.4	2.4	2.4	2.3	2.2	2.1	1.9	1.7	1.4
119	2.2	2.2	2.2	2.2	2.1	2.1	2.0	1.9	1.7	1.3	1.1
120+	2.0	2.0	2.0	1.9	1.9	1.8	1.8	1.6	1.4	1.1	1.0

Appendix B. Uniform Lifetime Table

<div> <div>Table III</div> <div>(Uniform Lifetime)</div> </div> <div> <div>(For Use by:</div> <ul style="list-style-type: none"> • 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) </div>			
Age	Distribution Period	Age	Distribution Period
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120 and over	2.0
96	8.4		

Appendix C. Recapture Amount—Allocation Chart

Enter the amount from your 2023 Form 8606, line 19

Before you begin: You will need your prior year Form(s) 8606 and income tax return(s) if you entered an amount on any line(s) as indicated below. You will now allocate the amount you entered above (2023 Form 8606, line 19) in the order shown, to the amounts on the lines listed below (to the extent a prior year distribution wasn't allocable to the amount). The maximum amount you can enter on each line below is the amount entered on the referenced lines of the form for that year. **Note.** Once you have allocated the full amount from your 2023 Form 8606, line 19, **STOP**.

Tax Year	Your Form	
2023	Form 8606, line 20	Form 8606, line 22
1998	Form 8606, line 16	Form 8606, line 15
1999	Form 8606, line 16	Form 8606, line 15
2000	Form 8606, line 16	Form 8606, line 15
2001	Form 8606, line 18	Form 8606, line 17
2002	Form 8606, line 18	Form 8606, line 17
2003	Form 8606, line 18	Form 8606, line 17
2004	Form 8606, line 18	Form 8606, line 17
2005	Form 8606, line 18	Form 8606, line 17
2006	Form 8606, line 18	Form 8606, line 17
2007	Form 8606, line 18	Form 8606, line 17
2008	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2009	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2010	Form 8606, lines 18 and 23*	Form 8606, lines 17 and 22**
2011	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2012	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2013	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2014	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2015	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**

* Only include those amounts rolled over to a Roth IRA.
** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

Appendix C. Recapture Amount—Allocation Chart (Continued)

Tax Year	Your Form		
2016	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	
2017	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**	
2018	Form 8606, line 18; and Form 1040, line 4b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 4a; or Form 1040NR, line 17a**	
2019	Form 8606, line 18; and Form 1040 or 1040-SR, line 4d; or Form 1040-NR, line 17b*	Form 8606, line 17; and Form 1040 or 1040-SR, line 4c; or Form 1040-NR, line 17a**	
2020	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2021	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2022	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2023	Form 8606, line 18; and Form 1040, 1040-SR, or 1040-NR, line 5b*	Form 8606, line 17; and Form 1040, 1040-SR, or 1040-NR, line 5a**	
2023	Form 8606, line 25c		

* Only include those amounts rolled over to a Roth IRA.
** Only include any contributions (usually box 5 of Form 1099-R) that were taxable to you when made and rolled over to a Roth IRA.

Appendix D. Qualified Charitable Deduction (QCD)
Adjustment Worksheet

Keep for Your Records 

1.	Enter the total amounts of contributions deducted in prior years that you were age 70½ or older that did not reduce the excludable amount of qualified charitable contributions in prior years.	1.	
2.	Enter the total amounts contributed and deducted during the current year if you were age 70½ (or older) at the end of the year. If this is your first QCD worksheet, also include contributions you deducted in prior years during which you were age 70½ (or older) at the end of the year.	2.	
3.	Add the amounts on lines 1 and 2.	3.	
4.	Enter the total amounts of qualified charitable distributions made during the current year, not to exceed \$100,000.	4.	
5.	Subtract line 3 from line 4. This is the amount of your excludable qualified charitable distribution for the current year.*	5.	
*If zero or less, you have no excludable qualified charitable distribution. If greater than zero, enter -0- on line 1 of your subsequent QCD worksheet. If less than zero, enter the amount as a positive amount on line 1 of your subsequent QCD worksheet.			

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To help us develop a more useful index, please let us know if you have ideas for index entries. See “Comments and Suggestions” in the “Introduction” for the ways you can reach us.

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