

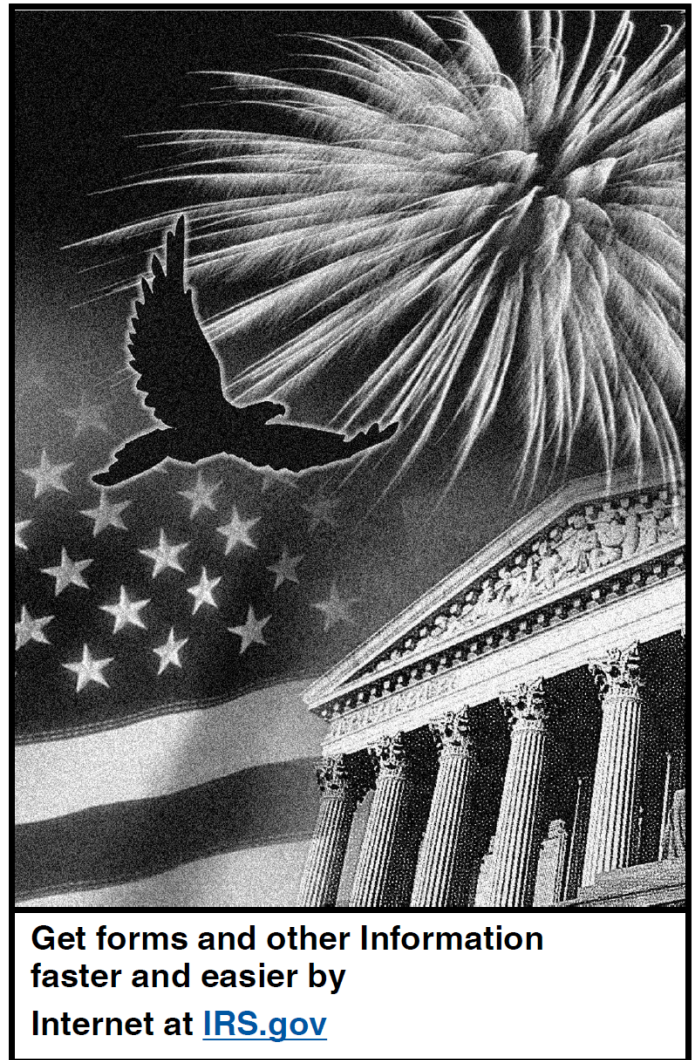
**Publication 590**

# **Individual Retirement Arrangements (IRAs)**

For Use in Preparing

**2013** Returns

**Volume 5 of 5**



Publication 590 (Rev. 2013) Catalog Number 39306R  
Department of the Treasury **Internal Revenue Service** [www.irs.gov](http://www.irs.gov)

Visit the Accessibility  
Page on [IRS.gov](http://IRS.gov)



Under the plan, Joshua's employer was required to make matching contributions to Joshua's SIMPLE IRA. Because his employer's matching contributions must equal Joshua's salary reductions, but cannot be more than 3% of his compensation (before salary reductions) for the year, his employer's matching contribution was limited to \$1,248 (3% of \$41,600).

***Example 2.*** Assume the same facts as in *Example 1*, except that Joshua's compensation for the year was \$408,163 and he chose to have 2.94% of his weekly pay contributed to his SIMPLE IRA.

In this example, Joshua's salary reduction contributions for the year ( $2.94\% \times \$408,163$ ) were equal to the 2013 limit for salary reduction contributions (\$12,000). Because 3% of Joshua's compensation (\$12,245) is more than the amount his employer was required to match (\$12,000), his employer's matching contributions were limited to \$12,000.

In this example, total contributions made on Joshua's behalf for the year were \$24,000

(\$12,000 (Joshua's contributions) + \$12,000 (matching contributions)), the maximum contributions permitted under a SIMPLE IRA for 2013.

***Matching contributions less than 3%.***

Your employer can reduce the 3% limit on matching contributions for a calendar year, but only if:

1. The limit is not reduced below 1%,
2. The limit is not reduced for more than 2 years out of the 5-year period that ends with (and includes) the year for which the election is effective, and
3. Employees are notified of the reduced limit within a reasonable period of time before the 60-day election period during which they can enter into salary reduction agreements.

For purposes of applying the rule in item (2) in determining whether the limit was reduced below 3% for the year, any year before the first year in which your employer (or a former employer) maintains a SIMPLE IRA plan will be treated as a year for which the limit was



3%. If your employer chooses to make nonelective contributions for a year, that year also will be treated as a year for which the limit was 3%.

**Nonelective employer contributions limit.**

If your employer chooses to make nonelective contributions, instead of matching contributions, to each eligible employee's SIMPLE IRA, contributions must be 2% of your compensation for the entire year. For 2013, only \$255,000 of your compensation can be taken into account to figure the contribution limit.

Your employer can substitute the 2% nonelective contribution for the matching contribution for a year if both of the following requirements are met.

- Eligible employees are notified that a 2% nonelective contribution will be made instead of a matching contribution.
- This notice is provided within a reasonable period during which employees can enter into salary reduction agreements.

***Example 3.*** Assume the same facts as in *Example 2*, except that Joshua's employer chose to make nonelective contributions instead of matching contributions. Because his employer's nonelective contributions are limited to 2% of up to \$255,000 of Joshua's compensation, his employer's contribution to Joshua's SIMPLE IRA was limited to \$5,100. In this example, total contributions made on Joshua's behalf for the year were \$17,100 (Joshua's salary reductions of \$12,000 plus his employer's contribution of \$5,100).

***Traditional IRA mistakenly moved to SIMPLE IRA.*** If you mistakenly roll over or transfer an amount from a traditional IRA to a SIMPLE IRA, you can later recharacterize the amount as a contribution to another traditional IRA. For more information, see *Recharacterizations* in chapter 1.

**Recharacterizing employer contributions.** You cannot recharacterize employer contributions (including elective deferrals) under a SEP or SIMPLE plan as contributions to another IRA. SEPs are discussed in chapter

2 of Publication 560. SIMPLE plans are discussed in this chapter.

**Converting from a SIMPLE IRA.** Generally, you can convert an amount in your SIMPLE IRA to a Roth IRA under the same rules explained in chapter 1 under *Converting From Any Traditional IRA Into a Roth IRA*.

However, you cannot convert any amount distributed from the SIMPLE IRA during the 2-year period beginning on the date you first participated in any SIMPLE IRA plan maintained by your employer.

## **When Can You Withdraw or Use Assets?**

Generally, the same distribution (withdrawal) rules that apply to traditional IRAs apply to SIMPLE IRAs. These rules are discussed in chapter 1.

Your employer cannot restrict you from taking distributions from a SIMPLE IRA.

## Are Distributions Taxable?

Generally, distributions from a SIMPLE IRA are fully taxable as ordinary income. If the distribution is an early distribution (discussed in chapter 1), it may be subject to the additional tax on early distributions. See *Additional Tax on Early Distributions*, later.

## Rollovers and Transfers Exception

Generally, rollovers and trustee-to-trustee transfers are not taxable distributions.

**Two-year rule.** To qualify as a tax-free rollover (or a tax-free trustee-to-trustee transfer), a rollover distribution (or a transfer) made from a SIMPLE IRA during the 2-year period beginning on the date on which you first participated in your employer's SIMPLE plan must be contributed (or transferred) to another SIMPLE IRA. The 2-year period begins on the first day on which contributions made by your employer are deposited in your SIMPLE IRA.

After the 2-year period, amounts in a SIMPLE

IRA can be rolled over or transferred tax free to an IRA other than a SIMPLE IRA, or to a qualified plan, a tax-sheltered annuity plan (section 403(b) plan), or deferred compensation plan of a state or local government (section 457 plan).

## **Additional Tax on Early Distributions**

The additional tax on early distributions (discussed in chapter 1) applies to SIMPLE IRAs. If a distribution is an early distribution and occurs during the 2-year period following the date on which you first participated in your employer's SIMPLE plan, the additional tax on early distributions is increased from 10% to 25%.

If a rollover distribution (or transfer) from a SIMPLE IRA does not satisfy the 2-year rule, and is otherwise an early distribution, the additional tax imposed because of the early distribution is increased from 10% to 25% of the amount distributed.

4.

## **Retirement Savings Contributions Credit (Saver's Credit)**

### **What's New**

**Modified AGI limit for retirement savings contributions credit increased.** For 2013, you may be able to claim the retirement savings contributions credit if your modified AGI is not more than:

- \$59,000 if your filing status is married filing jointly,
- \$44,250 if your filing status is head of household, or
- \$29,500 if your filing status is single, married filing separately, or qualifying widow(er).

### **Introduction**

You may be able to take a tax credit if you make eligible contributions (defined later) to

a qualified retirement plan, an eligible deferred compensation plan, or an individual retirement arrangement (IRA). You may be able to take a credit of up to \$1,000 (up to \$2,000 if filing jointly). This credit could reduce the federal income tax you pay dollar for dollar.

**Can you claim the credit?** If you make eligible contributions to a qualified retirement plan, an eligible deferred compensation plan, or an IRA, you can claim the credit if all of the following apply.

1. You were born before January 2, 1996.
2. You are not a full-time student (explained next).
3. No one else, such as your parent(s), claims an exemption for you on their tax return.
4. Your adjusted gross income (defined below) is not more than:
  - a. \$59,000 if your filing status is married filing jointly,

- b. \$44,250 if your filing status is head of household, or
- c. \$29,500 if your filing status is single, married filing separately, or qualifying widow(er).

***Full-time student.*** You are a full-time student if, during some part of each of 5 calendar months (not necessarily consecutive) during the calendar year, you are either:

- A full-time student at a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance, or
- A student taking a full-time, on-farm training course given by either a school that has a regular teaching staff, course of study, and regularly enrolled body of students in attendance, or a state, county, or local government.

You are a full-time student if you are enrolled for the number of hours or courses the school considers to be full time.



***Adjusted gross income.*** This is generally the amount on line 38 of your 2013 Form 1040; line 22 of your 2013 Form 1040A; or line 37 of your 2013 Form 1040NR. However, you must add to that amount any exclusion or deduction claimed for the year for:

- Foreign earned income,
- Foreign housing costs,
- Income for bona fide residents of American Samoa, and
- Income from Puerto Rico.

Eligible contributions. These include:

1. Contributions to a traditional or Roth IRA,
2. Salary reduction contributions (elective deferrals, including amounts designated as after-tax Roth contributions) to:
  - a. A 401(k) plan (including a SIMPLE 401(k)),
  - b. A section 403(b) annuity,

- c. An eligible deferred compensation plan of a state or local government (a governmental 457 plan),
  - d. A SIMPLE IRA plan, or
  - e. A salary reduction SEP, and
3. Contributions to a section 501(c)(18) plan.

They also include voluntary after-tax employee contributions to a tax-qualified retirement plan or section 403(b) annuity. For purposes of the credit, an employee contribution will be voluntary as long as it is not required as a condition of employment.

**Reducing eligible contributions.** Reduce your eligible contributions (but not below zero) by the total distributions you received during the testing period (defined later) from any IRA, plan, or annuity included above under *Eligible contributions*. Also reduce your eligible contributions by any distribution from a Roth IRA that is not rolled over, even if the distribution is not taxable.

Do not reduce your eligible contributions by any of the following.

1. The portion of any distribution which is not includible in income because it is a trustee-to-trustee transfer or a rollover distribution.
2. Distributions that are taxable as the result of an in-plan rollover to your designated Roth account.
3. Any distribution that is a return of a contribution to an IRA (including a Roth IRA) made during the year for which you claim the credit if:
  - a. The distribution is made before the due date (including extensions) of your tax return for that year,
  - b. You do not take a deduction for the contribution, and
  - c. The distribution includes any income attributable to the contribution.
4. Loans from a qualified employer plan treated as a distribution.

5. Distributions of excess contributions or deferrals (and income attributable to excess contributions and deferrals).
6. Distributions of dividends paid on stock held by an employee stock ownership plan under section 404(k).
7. Distributions from an eligible retirement plan that are converted or rolled over to a Roth IRA.
8. Distributions from a military retirement plan.
9. Distributions from an inherited IRA by a non-spousal beneficiary.

***Distributions received by spouse.*** Any distributions your spouse receives are treated as received by you if you file a joint return with your spouse both for the year of the distribution and for the year for which you claim the credit.

***Testing period.*** The testing period consists of the year for which you claim the credit, the period after the end of that year and before the due date (including extensions) for filing

your return for that year, and the 2 tax years before that year.

**Example.** You and your spouse filed joint returns in 2011 and 2012, and plan to do so in 2013 and 2014. You received a taxable distribution from a qualified plan in 2011 and a taxable distribution from an eligible deferred compensation plan in 2012. Your spouse received taxable distributions from a Roth IRA in 2013 and tax-free distributions from a Roth IRA in 2014 before April 15. You made eligible contributions to an IRA in 2013 and you otherwise qualify for this credit. You must reduce the amount of your qualifying contributions in 2013 by the total of the distributions you received in 2011, 2012, 2013, and 2014.

**Maximum eligible contributions.** After your contributions are reduced, the maximum annual contribution on which you can base the credit is \$2,000 per person.

**Effect on other credits.** The amount of this credit will not change the amount of your refundable tax credits. A refundable tax credit, such as the earned income credit or

the refundable amount of your child tax credit, is an amount that you would receive as a refund even if you did not otherwise owe any taxes.

**Maximum credit.** This is a nonrefundable credit. The amount of the credit in any year cannot be more than the amount of tax that you would otherwise pay (not counting any refundable credits) in any year. If your tax liability is reduced to zero because of other nonrefundable credits, such as the credit for child and dependent care expenses, then you will not be entitled to this credit.

**How to figure and report the credit.** The amount of the credit you can get is based on the contributions you make and your credit rate. Your credit rate can be as low as 10% or as high as 50%. Your credit rate depends on your income and your filing status. See Form 8880 to determine your credit rate.

The maximum contribution taken into account is \$2,000 per person. On a joint return, up to \$2,000 is taken into account for each spouse.

Figure the credit on Form 8880. Report the credit on line 50 of your Form 1040; line 32 of your Form 1040A; or line 47 of your Form 1040NR and attach Form 8880 to your return.

## 5.

# How To Get Tax Help

Whether it's help with a tax issue, preparing your tax return or a need for a free publication or form, get the help you need the way you want it: online, use a smart phone, call or walk in to an IRS office or volunteer site near you.

**Free help with your tax return.** You can get free help preparing your return nationwide from IRS-certified volunteers. The Volunteer Income Tax Assistance (VITA) program helps low-to-moderate income, elderly, people with disabilities, and limited English proficient taxpayers. The Tax Counseling for the Elderly (TCE) program helps taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing and all volunteers will let

you know about credits and deductions you may be entitled to claim. In addition, some VITA and TCE sites provide taxpayers the opportunity to prepare their own return with help from an IRS-certified volunteer. To find the nearest VITA or TCE site, you can use the VITA Locator Tool on IRS.gov, download the IRS2Go app, or call 1-800-906-9887.

As part of the TCE program, AARP offers the Tax-Aide counseling program. To find the nearest AARP Tax-Aide site, visit AARP's website at [www.aarp.org/money/taxaide](http://www.aarp.org/money/taxaide) or call 1-888-227-7669. For more information on these programs, go to IRS.gov and enter "VITA" in the search box.

**Internet. IRS.gov** and **IRS2Go** are ready when you are —24 hours a day, 7 days a week.

- Download the free IRS2Go app from the iTunes app store or from Google Play. Use it to check your refund status, order transcripts of your tax returns or tax account, watch the IRS YouTube channel, get IRS news as soon as it's released to the public, subscribe to filing season



updates or daily tax tips, and follow the IRS Twitter news feed, @IRSnews, to get the latest federal tax news, including information about tax law changes and important IRS programs.

- Check the status of your 2013 refund with the *Where's My Refund?* application on IRS.gov or download the IRS2Go app and select the *Refund Status* option. The IRS issues more than 9 out of 10 refunds in less than 21 days. Using these applications, you can start checking on the status of your return within 24 hours after we receive your e-filed return or 4 weeks after you mail a paper return. You will also be given a personalized refund date as soon as the IRS processes your tax return and approves your refund. The IRS updates *Where's My Refund?* every 24 hours, usually overnight, so you only need to check once a day.
- Use the *Interactive Tax Assistant* (ITA) to research your tax questions. No need to wait on the phone or stand in line. The ITA is available 24 hours a day, 7 days a

week, and provides you with a variety of tax information related to general filing topics, deductions, credits, and income. When you reach the response screen, you can print the entire interview and the final response for your records. New subject areas are added on a regular basis.

Answers not provided through ITA may be found in *Tax Trails*, one of the Tax Topics on IRS.gov which contain general individual and business tax information or by searching the *IRS Tax Map*, which includes an **international subject index**. You can use the **IRS Tax Map**, to search publications and instructions by topic or keyword. The IRS Tax Map integrates forms and publications into one research tool and provides single-point access to tax law information by subject. When the user searches the IRS Tax Map, they will be provided with links to related content in existing IRS publications, forms and instructions, questions and answers, and Tax Topics.

- Coming this filing season, you can immediately view and print for free all 5 types of individual federal tax transcripts (tax returns, tax account, record of account, wage and income statement, and certification of non-filing) using **Get Transcript**. You can also ask the IRS to mail a return or an account transcript to you. Only the mail option is available by choosing the *Tax Records* option on the IRS2Go app by selecting *Mail Transcript* on IRS.gov or by calling 1-800-908-9946. Tax return and tax account transcripts are generally available for the current year and the past three years.
- Determine if you are eligible for the EITC and estimate the amount of the credit with the *Earned Income Tax Credit (EITC) Assistant*.
- Visit *Understanding Your IRS Notice or Letter* to get answers to questions about a notice or letter you received from the IRS.
- If you received the First Time Homebuyer Credit, you can use the *First Time Homebuyer Credit Account Lookup* tool for

information on your repayments and account balance.

- Check the status of your amended return using *Where's My Amended Return?* Go to IRS.gov and enter *Where's My Amended Return?* in the search box. You can generally expect your amended return to be processed up to 12 weeks from the date we receive it. It can take up to 3 weeks from the date you mailed it to show up in our system.
- Make a payment using one of several safe and convenient electronic payment options available on IRS.gov. Select the Payment tab on the front page of IRS.gov for more information.
- Determine if you are eligible and apply for an *online payment agreement*, if you owe more tax than you can pay today.
- Figure your income tax withholding with the *IRS Withholding Calculator* on IRS.gov. Use it if you've had too much or too little withheld, your personal situation has changed, you're starting a new job or

you just want to see if you're having the right amount withheld.

- Determine if you might be subject to the Alternative Minimum Tax by using the *Alternative Minimum Tax Assistant* on IRS.gov.
- Request an **Electronic Filing PIN** by going to IRS.gov and entering *Electronic Filing PIN* in the search box.
- Download forms, instructions and publications, including accessible versions for people with disabilities.
- Locate the nearest **Taxpayer Assistance Center (TAC)** using the *Office Locator* tool on IRS.gov, or choose the *Contact Us* option on the IRS2Go app and search *Local Offices*. An employee can answer questions about your tax account or help you set up a payment plan. Before you visit, check the *Office Locator* on IRS.gov, or *Local Offices* under Contact Us on IRS2Go to confirm the address, phone number, days and hours of operation, and the services provided. If you have a

special need, such as a disability, you can request an appointment. Call the local number listed in the Office Locator, or look in the phone book under United States Government, Internal Revenue Service.

- Apply for an **Employer Identification Number (EIN)**. Go to IRS.gov and enter *Apply for an EIN* in the search box.
- Read the Internal Revenue Code, regulations, or other official guidance.
- Read Internal Revenue Bulletins.
- Sign up to receive local and national tax news and more by email. Just click on “subscriptions” above the search box on IRS.gov and choose from a variety of options.

**Phone.** You can call the IRS, or you can carry it in your pocket with the IRS2Go app on your smart phone or tablet. Download the free IRS2Go app from the iTunes app store or from Google Play.

- Call to locate the nearest volunteer help site, 1-800-906-9887 or you can use the VITA Locator Tool on IRS.gov, or download the IRS2Go app. Low-to-moderate income, elderly, people with disabilities, and limited English proficient taxpayers can get free help with their tax return from the nationwide Volunteer Income Tax Assistance (VITA) program. The Tax Counseling for the Elderly (TCE) program helps taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing. Some VITA and TCE sites provide IRS-certified volunteers who can help prepare your tax return. Through the TCE program, AARP offers the Tax-Aide counseling program; call 1-888-227-7669 to find the nearest Tax-Aide location.
- Call the automated *Where's My Refund?* information hotline to check the status of your 2013 refund 24 hours a day, 7 days a week at 1-800-829-1954. If you e-file, you can start checking on the status of your return within 24 hours after the IRS receives your tax return or 4 weeks after

you've mailed a paper return. The IRS issues more than 9 out of 10 refunds in less than 21 days. *Where's My Refund?* will give you a personalized refund date as soon as the IRS processes your tax return and approves your refund. Before you call this automated hotline, have your 2013 tax return handy so you can enter your social security number, your filing status, and the exact whole dollar amount of your refund. The IRS updates *Where's My Refund?* every 24 hours, usually overnight, so you only need to check once a day. Note, the above information is for our automated hotline. Our live phone and walk-in assistors can research the status of your refund only if it's been 21 days or more since you filed electronically or more than 6 weeks since you mailed your paper return.

- Call the *Amended Return Hotline*, 1-866-464-2050, to check the status of your amended return. You can generally expect your amended return to be processed up to 12 weeks from the date we receive it.



It can take up to 3 weeks from the date you mailed it to show up in our system.

- Call 1-800-TAX-FORM (1-800-829-3676) to order current-year forms, instructions, publications, and prior-year forms and instructions (limited to 5 years). You should receive your order within 10 business days.
- Call **TeleTax**, 1-800-829-4477, to listen to pre-recorded messages covering general and business tax information. If, between January and April 15, you still have questions about the Form 1040, 1040A, or 1040EZ (like filing requirements, dependents, credits, Schedule D, pensions and IRAs or self-employment taxes), call 1-800-829-1040.
- Call using TTY/TDD equipment, 1-800-829-4059 to ask tax questions or order forms and publications. The TTY/TDD telephone number is for people who are deaf, hard of hearing, or have a speech disability. These individuals can also contact the IRS through relay services such as the Federal Relay Service.

**Walk-in.** You can find a selection of forms, publications and services — in-person.

- **Products.** You can walk in to some post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, and city and county government offices have a collection of products available to photocopy from reproducible proofs.
- **Services.** You can walk in to your local TAC for face-to-face tax help. An employee can answer questions about your tax account or help you set up a payment plan. Before visiting, use the *Office Locator* tool on IRS.gov, or choose the *Contact Us* option on the IRS2Go app and search *Local Offices* for days and hours of operation, and services provided.

**Mail.** You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 business days after your request is received.

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

The Taxpayer Advocate Service Is Here to Help You. **The Taxpayer Advocate Service (TAS)** is your voice at the IRS. Our job is to ensure that every taxpayer is treated fairly and that you know and understand your rights.

What can TAS do for you? We can offer you free help with IRS problems that you can't resolve on your own. We know this process can be confusing, but the worst thing you can do is nothing at all! TAS can help if you can't resolve your tax problem and:

- Your problem is causing financial difficulties for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

If you qualify for our help, you'll be assigned to one advocate who'll be with you at every turn and will do everything possible to resolve your problem. Here's why we can help:

- TAS is an independent organization within the IRS.
- Our advocates know how to work with the IRS.
- Our services are free and tailored to meet your needs.
- We have offices in every state, the District of Columbia, and Puerto Rico.

How can you reach us? If you think TAS can help you, call your local advocate, whose number is in your local directory and at *Taxpayer Advocate*, or call us toll-free at 1-877-777-4778.

How else does TAS help taxpayers?

TAS also works to resolve large-scale, systemic problems that affect many taxpayers. If you know of one of these broad issues, please report it to us through our *Systemic Advocacy Management System*.

# Low Income Taxpayer Clinics

Low Income Taxpayer Clinics (LITCs) serve individuals whose income is below a certain level and need to resolve tax problems such as audits, appeals and tax collection disputes. Some clinics can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Visit [Taxpayer Advocate](#) or see IRS Publication 4134, Low Income Taxpayer Clinic List.

## Appendices


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

1. **Appendix A** — Summary Record of Traditional IRA(s) for 2013 and Worksheet for Determining Required Minimum Distributions.
2. **Appendix B** — Worksheets you use if you receive social security benefits and are subject to the IRA deduction

phaseout rules. A filled-in example is included.

- a. Worksheet 1, Computation of Modified AGI.
  - b. Worksheet 2, Computation of Traditional IRA Deduction for 2013.
  - c. Worksheet 3, Computation of Taxable Social Security Benefits.
  - d. Comprehensive Example and completed worksheets.
3. **Appendix C — Life Expectancy Tables.** These tables are included to assist you in computing your required minimum distribution amount if you have not taken all your assets from all your traditional IRAs before age 70½.
- a. Table I (Single Life Expectancy).
  - b. Table II (Joint Life and Last Survivor Expectancy).
  - c. Table III (Uniform Lifetime).

Appendix A. Summary Record of Traditional IRA(s) for 2013

Keep for Your Records 

Name \_\_\_\_\_  
I was ☐ covered ☐ not covered by my employer's retirement plan during the year.  
I became 59½ on \_\_\_\_\_ (month) (day) (year)  
I became 70½ on \_\_\_\_\_ (month) (day) (year)

| Contributions           |      |                             |                                |  |
|-------------------------|------|-----------------------------|--------------------------------|--|
| Name of traditional IRA | Date | Amount contributed for 2013 | Check if rollover contribution | Fair Market Value of IRA as of December 31, 2013, from Form 5498 |
| 1.                      |      |                             |                                |  |
| 2.                      |      |                             |                                |  |
| 3.                      |      |                             |                                |  |
| 4.                      |      |                             |                                |  |
| 5.                      |      |                             |                                |  |
| 6.                      |      |                             |                                |  |
| 7.                      |      |                             |                                |  |
| 8.                      |      |                             |                                |  |
| Total                   |      |                             |                                |  |

Total contributions deducted on tax return ..... \$ \_\_\_\_\_  
Total contributions treated as nondeductible on Form 8606 ..... \$ \_\_\_\_\_

| Distributions           |      |                        |  |                      |  |   |
|-------------------------|------|------------------------|--|----------------------|--|---|
| Name of traditional IRA | Date | Amount of Distribution | Reason (for example, retirement, rollover, conversion, withdrawal of excess contributions) | Income earned on IRA | Taxable amount reported on income tax return | Nontaxable amount from Form 8606, line 13 |
| 1.                      |      |                        |  |                      |  |   |
| 2.                      |      |                        |  |                      |  |   |
| 3.                      |      |                        |  |                      |  |   |
| 4.                      |      |                        |  |                      |  |   |
| 5.                      |      |                        |  |                      |  |   |
| 6.                      |      |                        |  |                      |  |   |
| 7.                      |      |                        |  |                      |  |   |
| 8.                      |      |                        |  |                      |  |   |
| Total                   |      |                        |  |                      |  |   |

Basis of all traditional IRAs for 2013 and earlier years (from Form 8606, line 14) ..... \$ \_\_\_\_\_  
**Note.** You should keep copies of your income tax return, and Forms W-2, 8606, and 5498.

Appendix A. (Continued) Worksheet for Determining  
Required Minimum Distributions

Keep for Your Records 

|   |     |     |     |     |     |
|---|-----|-----|-----|-----|-----|
| 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 <a href="#">Table III</a> or life expectancy from Life Expectancy <a href="#">Table I</a> or <a href="#">Table II</a> 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 <a href="#">Table III</a> or life expectancy from Life Expectancy <a href="#">Table I</a> or <a href="#">Table II</a> 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 <a href="#">Table III</a> or life expectancy from Life Expectancy <a href="#">Table I</a> or <a href="#">Table II</a> 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 <a href="#">Table III</a> or life expectancy from Life Expectancy <a href="#">Table I</a> or <a href="#">Table II</a> ²   |     |     |     |     |     |
| 5. Required distribution (divide line 3 by line 4)³   |     |     |     |     |     |
| <p>¹If you have more than one IRA, you must figure the required distribution separately for each IRA.</p> <p>²Use the appropriate life expectancy or distribution period for each year and for each IRA.</p> <p>³If 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. Worksheets for Social Security Recipients  
Who Contribute to a Traditional IRA

Keep for Your Records 

If you receive social security benefits, have taxable compensation, contribute to your traditional IRA, and you or your spouse is covered by an employer retirement plan, complete the following worksheets. (See [Are You Covered by an Employer Plan?](#) in chapter 1.)

Use Worksheet 1 to figure your modified adjusted gross income. This amount is needed in the computation of your IRA deduction, if any, which is figured using Worksheet 2.

The IRA deduction figured using Worksheet 2 is entered on your tax return.

Worksheet 1

Computation of Modified AGI

(For use only by taxpayers who receive social security benefits)

Filing Status — Check only one box:

☐ A. Married filing jointly

☐ B. Single, Head of Household, Qualifying Widow(er), or Married filing separately and lived apart from your spouse during the entire year

☐ C. Married filing separately and lived with your spouse at any time during the year

1. Adjusted gross income (AGI) from Form 1040 or Form 1040A  
(For purposes of this worksheet, figure your AGI without taking into account any social security benefits from Form SSA-1099 or RRB-1099, any deduction for contributions to a traditional IRA, any student loan interest deduction, any tuition and fees deduction, any domestic production activities deduction, or any exclusion of interest from savings bonds to be reported on Form 8815.)

1.

2. Enter the amount in box 5 of all Forms SSA-1099 and Forms RRB-1099

2.

3. Enter one-half of line 2

3.

4. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, U.S. possessions income exclusion, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits

4.

5. Enter the amount of any tax-exempt interest reported on line 8b of Form 1040 or 1040A

5.

6. Add lines 1, 3, 4, and 5

6.

7. Enter the amount listed below for your filing status.

• \$32,000 if you checked box A above.

• \$25,000 if you checked box B above.

• \$0 if you checked box C above.

7.

8. Subtract line 7 from line 6. If zero or less, enter -0- on this line

8.

9. If line 8 is zero, skip to line 17, enter -0-, and continue with line 18.  
If line 8 is more than zero, enter the amount listed below for your filing status.

• \$12,000 if you checked box A above.

• \$9,000 if you checked box B above.

• \$0 if you checked box C above

9.

10. Subtract line 9 from line 8. If zero or less, enter -0-

10.

11. Enter the smaller of line 8 or line 9

11.

12. Enter one-half of line 11

12.

13. Enter the smaller of line 3 or line 12

13.

14. Multiply line 10 by .85. If line 10 is zero, enter -0-

14.

15. Add lines 13 and 14

15.

16. Multiply line 2 by .85

16.

17. Taxable benefits to be included in modified AGI for traditional IRA deduction purposes.  
Enter the smaller of line 15 or line 16

17.

18. Enter the amount of any employer-provided adoption benefits exclusion and any foreign earned income exclusion and foreign housing exclusion or deduction that you claimed

18.

19. Modified AGI for determining your reduced traditional IRA deduction — add lines 1, 17, and 18. Enter here and on line 2 of Worksheet 2, next

19.

|  |  |                                |
|--|--|--------------------------------|
| Worksheet 2<br>Computation of Traditional IRA Deduction For 2013<br>(For use only by taxpayers who receive social security benefits)   |  |                                |
| IF your filing status is ...   | AND your modified AGI is over ...  | THEN enter on line 1 below ... |
| married filing jointly or qualifying widow(er)   | \$95,000*  | \$115,000                      |
| married filing jointly (you are not covered by an employer plan but your spouse is)  | \$178,000*   | \$188,000                      |
| single, or head of household   | \$59,000*  | \$69,000                       |
| married filing separately**  | \$0*   | \$10,000                       |
| <p>*If your modified AGI is <b>not</b> over this amount, you can take an IRA deduction for your contributions of up to the lesser of \$5,500 (\$6,500 if you are age 50 or older) or your taxable compensation. Skip this worksheet, proceed to Worksheet 3, and enter your IRA deduction on line 2 of Worksheet 3.</p> <p>**If you did <b>not</b> live with your spouse <b>at any time</b> during the year, consider your filing status as single.</p> <p><b>Note.</b> If you were married and you or your spouse worked and you both contributed to IRAs, figure the deduction for each of you separately.</p> |  |                                |
| 1.   | Enter the applicable amount from above .....   | 1. _____                       |
| 2.   | Enter your <b>modified AGI</b> from Worksheet 1, line 19 .....   | 2. _____                       |
| <p><b>Note.</b> If line 2 is equal to or more than the amount on line 1, <b>stop here</b>; your traditional IRA contributions are not deductible. Proceed to Worksheet 3.</p>  |  |                                |
| 3.   | Subtract line 2 from line 1 .....  | 3. _____                       |
| 4.   | Multiply line 3 by the percentage below that applies to you. If the result is not a multiple of \$10, round it to the next highest multiple of \$10. (For example, \$611.40 is rounded to \$620.) However, if the result is less than \$200, enter \$200.  |                                |
|  | <div><div><ul style="list-style-type: none"><li>• Married filing jointly or qualifying widow(er) <b>and</b> you are covered by an employer plan, multiply line 3 by 27.5% (.275) (by 32.5% (.325) if you are age 50 or older).</li><li>• All others, multiply line 3 by 55% (.55) (by 65% (.65) if you are age 50 or older).</li></ul></div><div>}</div><div>.....</div></div> | 4. _____                       |
| 5.   | Enter your compensation minus any deductions on Form 1040 or Form 1040NR, line 27 (deductible part of self-employment tax) and line 28 (self-employed SEP, SIMPLE, and qualified plans). If you are the lower-income spouse, include your spouse's compensation reduced by his or her traditional IRA and Roth IRA contributions for this year .....                           | 5. _____                       |
| 6.   | Enter contributions you made, or plan to make, to your traditional IRA for 2013, but do not enter more than \$5,500 (\$6,500 if you are age 50 or older) .....   | 6. _____                       |
| 7.   | <b>Deduction.</b> Compare lines 4, 5, and 6. Enter the smallest amount here (or a smaller amount if you choose). Enter this amount on the Form 1040 or 1040A line for your IRA. (If the amount on line 6 is more than the amount on line 7, complete line 8.) .....  | 7. _____                       |
| 8.   | <b>Nondeductible contributions.</b> Subtract line 7 from line 5 or 6, whichever is smaller. Enter the result here and on line 1 of your Form 8606, Nondeductible IRAs. ....  | 8. _____                       |

|  |     |  |
|--|-----|--|
| Worksheet 3  |     |  |
| Computation of Taxable Social Security Benefits  |     |  |
| (For use by taxpayers who receive social security benefits and take a traditional IRA deduction)   |     |  |
| Filing Status — Check only one box:  |     |  |
| <input type="checkbox"/> A. Married filing jointly   |     |  |
| <input type="checkbox"/> B. Single, Head of Household, Qualifying Widow(er), or Married filing separately and <b><i>lived apart</i></b> from your spouse during the <b><i>entire year</i></b>  |     |  |
| <input type="checkbox"/> C. Married filing separately and <b><i>lived with</i></b> your spouse at <b><i>any time</i></b> during the year   |     |  |
| 1. Adjusted gross income (AGI) from Form 1040 or Form 1040A<br>(For purposes of this worksheet, figure your AGI without taking into account any IRA deduction, any student loan interest deduction, any tuition and fees deduction, any domestic production activities deduction, any social security benefits from Form SSA-1099 or RRB-1099, or any exclusion of interest from savings bonds to be reported on Form 8815.) | 1.  |  |
| 2. Deduction(s) from line 7 of Worksheet(s) 2  | 2.  |  |
| 3. Subtract line 2 from line 1   | 3.  |  |
| 4. Enter amount in box 5 of all Forms SSA-1099 and Forms RRB-1099  | 4.  |  |
| 5. Enter one-half of line 4  | 5.  |  |
| 6. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, exclusion of income from U.S. possessions, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits   | 6.  |  |
| 7. Enter the amount of any tax-exempt interest reported on line 8b of Form 1040 or 1040A   | 7.  |  |
| 8. Add lines 3, 5, 6, and 7  | 8.  |  |
| 9. Enter the amount listed below for your filing status.<br>• \$32,000 if you checked box A above.<br>• \$25,000 if you checked box B above.<br>• \$0 if you checked box C above.  | 9.  |  |
| 10. Subtract line 9 from line 8. If zero or less, enter -0- on this line.  | 10. |  |
| 11. If line 10 is zero, <b>stop here</b> . None of your social security benefits are taxable.<br>If line 10 is more than zero, enter the amount listed below for your filing status.<br>• \$12,000 if you checked box A above.<br>• \$9,000 if you checked box B above.<br>• \$0 if you checked box C above.   | 11. |  |
| 12. Subtract line 11 from line 10. If zero or less, enter -0-  | 12. |  |
| 13. Enter the smaller of line 10 or line 11  | 13. |  |
| 14. Enter one-half of line 13  | 14. |  |
| 15. Enter the smaller of line 5 or line 14   | 15. |  |
| 16. Multiply line 12 by .85. If line 12 is zero, enter -0-   | 16. |  |
| 17. Add lines 15 and 16  | 17. |  |
| 18. Multiply line 4 by .85   | 18. |  |
| 19. Taxable social security benefits. Enter the smaller of line 17 or line 18  | 19. |  |



Comprehensive Example  
Determining Your Traditional IRA Deduction and  
the Taxable Portion of Your Social Security Benefits

John Black is married and files a joint return. He is 65 years old and had 2013 wages of \$89,500. His wife did not work in 2013. He also received social security benefits of \$12,000 and made a \$6,000 contribution to his traditional IRA for the year. He had no foreign income, no tax-exempt interest, and no adjustments to income on lines 23 through 36 on his Form 1040. He participated in a section 401(k) retirement plan at work.

John completes worksheets 1 and 2. Worksheet 2 shows that his 2013 IRA deduction is \$4,980. He must either withdraw the contributions that are more than the deduction (the \$1,020 shown on line 8 of Worksheet 2), or treat the excess amounts as nondeductible contributions (in which case he must complete Form 8606 and attach it to his Form 1040).

The completed worksheets that follow show how John figured his modified AGI to determine the IRA deduction and the taxable social security benefits to report on his Form 1040.

Worksheet 1  
Computation of Modified AGI  
(For use only by taxpayers who receive social security benefits)

Filing Status — Check only one box:  
☒ **A.** Married filing jointly  
☐ **B.** Single, Head of Household, Qualifying Widow(er), or Married filing separately and *lived apart* from your spouse during the *entire year*  
☐ **C.** Married filing separately and *lived with* your spouse at *any time* during the year

1. Adjusted gross income (AGI) from Form 1040 or Form 1040A  
(For purposes of this worksheet, figure your AGI without taking into account any social security benefits from Form SSA-1099 or RRB-1099, any deduction for contributions to a traditional IRA, any student loan interest deduction, any tuition and fees deduction, any domestic production activities deduction, or any exclusion of interest from savings bonds to be reported on Form 8815.)

2. Enter the amount in box 5 of all Forms SSA-1099 and Forms RRB-1099

3. Enter one-half of line 2

4. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, U.S. possessions income exclusion, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits

5. Enter the amount of any tax-exempt interest reported on line 8b of Form 1040 or 1040A

6. Add lines 1, 3, 4, and 5

7. Enter the amount listed below for your filing status.  
• **\$32,000** if you checked box **A** above.  
• **\$25,000** if you checked box **B** above.  
• **\$0** if you checked box **C** above.

8. Subtract line 7 from line 6. If zero or less, enter -0- on this line

9. If line 8 is zero, skip to line 17, enter -0-, and continue with line 18.  
If line 8 is more than zero, enter the amount listed below for your filing status.  
• **\$12,000** if you checked box **A** above.  
• **\$9,000** if you checked box **B** above.  
• **\$0** if you checked box **C** above

10. Subtract line 9 from line 8. If zero or less, enter -0-

11. Enter the smaller of line 8 or line 9

12. Enter one-half of line 11

13. Enter the smaller of line 3 or line 12

14. Multiply line 10 by .85. If line 10 is zero, enter -0-

15. Add lines 13 and 14

16. Multiply line 2 by .85

17. **Taxable benefits** to be included in modified AGI for traditional IRA deduction purposes.  
Enter the smaller of line 15 or line 16

18. Enter the amount of any employer-provided adoption benefits exclusion and any foreign earned income exclusion and foreign housing exclusion or deduction that you claimed

19. **Modified AGI** for determining your reduced traditional IRA deduction — add lines 1, 17, and 18. Enter here and on line 2 of Worksheet 2, next

1. **89,500**

2. **12,000**

3. **6,000**

4. **0**

5. **0**

6. **95,500**

7. **32,000**

8. **63,500**

9. **12,000**

10. **51,500**

11. **12,000**

12. **6,000**

13. **6,000**

14. **43,775**

15. **49,775**

16. **10,200**

17. **10,200**

18. **0**

19. **99,700**

|  |                                   |                                |
|--|-----------------------------------|--------------------------------|
| Worksheet 2<br>Computation of Traditional IRA Deduction For 2013<br>(For use only by taxpayers who receive social security benefits)   |                                   |                                |
| IF your filing status is ...   | AND your modified AGI is over ... | THEN enter on line 1 below ... |
| married filing jointly or qualifying widow(er)   | \$95,000*                         | \$115,000                      |
| married filing jointly (you are not covered by an employer plan but your spouse is)  | \$178,000*                        | \$188,000                      |
| single, or head of household   | \$59,000*                         | \$69,000                       |
| married filing separately**  | \$0*                              | \$10,000                       |
| <p>*If your modified AGI is <b>not</b> over this amount, you can take an IRA deduction for your contributions of up to the lesser of \$5,500 (\$6,500 if you are age 50 or older) or your taxable compensation. Skip this worksheet, proceed to Worksheet 3, and enter your IRA deduction on line 2 of Worksheet 3.</p> <p>**If you did <b>not</b> live with your spouse <b>at any time</b> during the year, consider your filing status as single.</p> <p><b>Note.</b> If you were married and you or your spouse worked and you both contributed to IRAs, figure the deduction for each of you separately.</p> |                                   |                                |
| 1. Enter the applicable amount from above .....  | 1. _____                          | 115,000                        |
| 2. Enter your <b>modified AGI</b> from Worksheet 1, line 19 .....  | 2. _____                          | 99,700                         |
| <b>Note.</b> If line 2 is equal to or more than the amount on line 1, <b>stop here</b> ; your traditional IRA contributions are not deductible. Proceed to Worksheet 3.  |                                   |                                |
| 3. Subtract line 2 from line 1 .....   | 3. _____                          | 15,300                         |
| 4. Multiply line 3 by the percentage below that applies to you. If the result is not a multiple of \$10, round it to the next highest multiple of \$10. (For example, \$611.40 is rounded to \$620.) However, if the result is less than \$200, enter \$200.   |                                   |                                |
| <div><div><div>• Married filing jointly or qualifying widow(er) <b>and</b> you are covered by an employer plan, multiply line 3 by 27.5% (.275) (by 32.5% (.325) if you are age 50 or older).</div><div>• All others, multiply line 3 by 55% (.55) (by 65% (.65) if you are age 50 or older).</div></div></div>  | .....                             | 4. _____ 4,980                 |
| 5. Enter your compensation minus any deductions on Form 1040 or Form 1040NR, line 27 (deductible part of self-employment tax) and line 28 (self-employed SEP, SIMPLE, and qualified plans). If you are the lower-income spouse, include your spouse's compensation reduced by his or her traditional IRA and Roth IRA contributions for this year .....  | 5. _____                          | 89,500                         |
| 6. Enter contributions you made, or plan to make, to your traditional IRA for 2013, but do not enter more than \$5,500 (\$6,500 if you are age 50 or older) .....  | 6. _____                          | 6,000                          |
| 7. <b>Deduction.</b> Compare lines 4, 5, and 6. Enter the smallest amount here (or a smaller amount if you choose). Enter this amount on the Form 1040 or 1040A line for your IRA. (If the amount on line 6 is more than the amount on line 7, complete line 8.) .....   | 7. _____                          | 4,980                          |
| 8. <b>Nondeductible contributions.</b> Subtract line 7 from line 5 or 6, whichever is smaller. Enter the result here and on line 1 of your Form 8606, Nondeductible IRAs. ....   | 8. _____                          | 1,020                          |

|  |        |  |
|--|--------|--|
| Worksheet 3  |        |  |
| Computation of Taxable Social Security Benefits  |        |  |
| (For use by taxpayers who receive social security benefits and take a traditional IRA deduction)   |        |  |
| Filing Status — Check only one box:  |        |  |
| <input checked="" type="checkbox"/> A. Married filing jointly  |        |  |
| <input type="checkbox"/> B. Single, Head of Household, Qualifying Widow(er), or Married filing separately and <b>lived apart</b> from your spouse during the <b>entire year</b>  |        |  |
| <input type="checkbox"/> C. Married filing separately and <b>lived with</b> your spouse at <b>any time</b> during the year   |        |  |
| 1. Adjusted gross income (AGI) from Form 1040 or Form 1040A<br>(For purposes of this worksheet, figure your AGI without taking into account any IRA deduction, any student loan interest deduction, any tuition and fees deduction, any domestic production activities deduction, any social security benefits from Form SSA-1099 or RRB-1099, or any exclusion of interest from savings bonds to be reported on Form 8815.) |        |  |
| 1.   | 89,500 |  |
| 2. Deduction(s) from line 7 of Worksheet(s) 2  |        |  |
| 2.   | 4,980  |  |
| 3. Subtract line 2 from line 1   |        |  |
| 3.   | 84,520 |  |
| 4. Enter amount in box 5 of all Forms SSA-1099 and Forms RRB-1099  |        |  |
| 4.   | 12,000 |  |
| 5. Enter one-half of line 4  |        |  |
| 5.   | 6,000  |  |
| 6. Enter the amount of any foreign earned income exclusion, foreign housing exclusion, exclusion of income from U.S. possessions, exclusion of income from Puerto Rico you claimed as a bona fide resident of Puerto Rico, or exclusion of employer-provided adoption benefits   |        |  |
| 6.   | 0      |  |
| 7. Enter the amount of any tax-exempt interest reported on line 8b of Form 1040 or 1040A   |        |  |
| 7.   | 0      |  |
| 8. Add lines 3, 5, 6, and 7  |        |  |
| 8.   | 90,520 |  |
| 9. Enter the amount listed below for your filing status.   |        |  |
| • \$32,000 if you checked box A above.   |        |  |
| • \$25,000 if you checked box B above.   |        |  |
| • \$0 if you checked box C above.  |        |  |
| 9.   | 32,000 |  |
| 10. Subtract line 9 from line 8. If zero or less, enter -0- on this line.  |        |  |
| 10.  | 58,520 |  |
| 11. If line 10 is zero, <b>stop here</b> . None of your social security benefits are taxable.<br>If line 10 is more than zero, enter the amount listed below for your filing status.   |        |  |
| • \$12,000 if you checked box A above.   |        |  |
| • \$9,000 if you checked box B above.  |        |  |
| • \$0 if you checked box C above.  |        |  |
| 11.  | 12,000 |  |
| 12. Subtract line 11 from line 10. If zero or less, enter -0-  |        |  |
| 12.  | 46,520 |  |
| 13. Enter the smaller of line 10 or line 11  |        |  |
| 13.  | 12,000 |  |
| 14. Enter one-half of line 13  |        |  |
| 14.  | 6,000  |  |
| 15. Enter the smaller of line 5 or line 14   |        |  |
| 15.  | 6,000  |  |
| 16. Multiply line 12 by .85. If line 12 is zero, enter -0-   |        |  |
| 16.  | 39,542 |  |
| 17. Add lines 15 and 16  |        |  |
| 17.  | 45,542 |  |
| 18. Multiply line 4 by .85   |        |  |
| 18.  | 10,200 |  |
| 19. Taxable social security benefits. Enter the smaller of line 17 or line 18  |        |  |
| 19.  | 10,200 |  |



Appendix C. Life Expectancy Tables

| Table I<br>(Single Life Expectancy)<br>(For Use by Beneficiaries) |  |                 |  |
|---|--|-----------------|--|
| Age   |  | Life Expectancy |  |
| 0   |  | 82.4            |  |
| 1   |  | 81.6            |  |
| 2   |  | 80.6            |  |
| 3   |  | 79.7            |  |
| 4   |  | 78.7            |  |
| 5   |  | 77.7            |  |
| 6   |  | 76.7            |  |
| 7   |  | 75.8            |  |
| 8   |  | 74.8            |  |
| 9   |  | 73.8            |  |
| 10  |  | 72.8            |  |
| 11  |  | 71.8            |  |
| 12  |  | 70.8            |  |
| 13  |  | 69.9            |  |
| 14  |  | 68.9            |  |
| 15  |  | 67.9            |  |
| 16  |  | 66.9            |  |
| 17  |  | 66.0            |  |
| 18  |  | 65.0            |  |
| 19  |  | 64.0            |  |
| 20  |  | 63.0            |  |
| 21  |  | 62.1            |  |
| 22  |  | 61.1            |  |
| 23  |  | 60.1            |  |
| 24  |  | 59.1            |  |
| 25  |  | 58.2            |  |
| 26  |  | 57.2            |  |
| 27  |  | 56.2            |  |
| 28  |  | 55.3            |  |
| 29  |  | 54.3            |  |
| 30  |  | 53.3            |  |
| 31  |  | 52.4            |  |
| 32  |  | 51.4            |  |
| 33  |  | 50.4            |  |
| 34  |  | 49.4            |  |
| 35  |  | 48.5            |  |
| 36  |  | 47.5            |  |
| 37  |  | 46.5            |  |
| 38  |  | 45.6            |  |
| 39  |  | 44.6            |  |
| 40  |  | 43.6            |  |
| 41  |  | 42.7            |  |
| 42  |  | 41.7            |  |
| 43  |  | 40.7            |  |
| 44  |  | 39.8            |  |
| 45  |  | 38.8            |  |
| 46  |  | 37.9            |  |
| 47  |  | 37.0            |  |
| 48  |  | 36.0            |  |
| 49  |  | 35.1            |  |
| 50  |  | 34.2            |  |
| 51  |  | 33.3            |  |
| 52  |  | 32.3            |  |
| 53  |  | 31.4            |  |
| 54  |  | 30.5            |  |
| 55  |  | 29.6            |  |

Appendix C. (Continued)

| Table I<br>(Single Life Expectancy)<br>(For Use by Beneficiaries) |  |                 |  |
|---|--|-----------------|--|
| Age   |  | Life Expectancy |  |
| 56  |  | 28.7            |  |
| 57  |  | 27.9            |  |
| 58  |  | 27.0            |  |
| 59  |  | 26.1            |  |
| 60  |  | 25.2            |  |
| 61  |  | 24.4            |  |
| 62  |  | 23.5            |  |
| 63  |  | 22.7            |  |
| 64  |  | 21.8            |  |
| 65  |  | 21.0            |  |
| 66  |  | 20.2            |  |
| 67  |  | 19.4            |  |
| 68  |  | 18.6            |  |
| 69  |  | 17.8            |  |
| 70  |  | 17.0            |  |
| 71  |  | 16.3            |  |
| 72  |  | 15.5            |  |
| 73  |  | 14.8            |  |
| 74  |  | 14.1            |  |
| 75  |  | 13.4            |  |
| 76  |  | 12.7            |  |
| 77  |  | 12.1            |  |
| 78  |  | 11.4            |  |
| 79  |  | 10.8            |  |
| 80  |  | 10.2            |  |
| 81  |  | 9.7             |  |
| 82  |  | 9.1             |  |
| 83  |  | 8.6             |  |
| 84  |  | 8.1             |  |
| 85  |  | 7.6             |  |
| 86  |  | 7.1             |  |
| 87  |  | 6.7             |  |
| 88  |  | 6.3             |  |
| 89  |  | 5.9             |  |
| 90  |  | 5.5             |  |
| 91  |  | 5.2             |  |
| 92  |  | 4.9             |  |
| 93  |  | 4.6             |  |
| 94  |  | 4.3             |  |
| 95  |  | 4.1             |  |
| 96  |  | 3.8             |  |
| 97  |  | 3.6             |  |
| 98  |  | 3.4             |  |
| 99  |  | 3.1             |  |
| 100   |  | 2.9             |  |
| 101   |  | 2.7             |  |
| 102   |  | 2.5             |  |
| 103   |  | 2.3             |  |
| 104   |  | 2.1             |  |
| 105   |  | 1.9             |  |
| 106   |  | 1.7             |  |
| 107   |  | 1.5             |  |
| 108   |  | 1.4             |  |
| 109   |  | 1.2             |  |
| 110   |  | 1.1             |  |
| 111 and over  |  | 1.0             |  |



**Appendix C. Life Expectancy Tables (Continued)**

| Table II<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 70.1 | 69.6 | 69.1 | 68.7 | 68.3 | 67.9 | 67.5 | 67.2 | 66.9 | 66.6 |
| 21   | 69.6 | 69.1 | 68.6 | 68.2 | 67.7 | 67.3 | 66.9 | 66.6 | 66.2 | 65.9 |
| 22   | 69.1 | 68.6 | 68.1 | 67.6 | 67.2 | 66.7 | 66.3 | 65.9 | 65.6 | 65.2 |
| 23   | 68.7 | 68.2 | 67.6 | 67.1 | 66.6 | 66.2 | 65.7 | 65.3 | 64.9 | 64.6 |
| 24   | 68.3 | 67.7 | 67.2 | 66.6 | 66.1 | 65.6 | 65.2 | 64.7 | 64.3 | 63.9 |
| 25   | 67.9 | 67.3 | 66.7 | 66.2 | 65.6 | 65.1 | 64.6 | 64.2 | 63.7 | 63.3 |
| 26   | 67.5 | 66.9 | 66.3 | 65.7 | 65.2 | 64.6 | 64.1 | 63.6 | 63.2 | 62.8 |
| 27   | 67.2 | 66.6 | 65.9 | 65.3 | 64.7 | 64.2 | 63.6 | 63.1 | 62.7 | 62.2 |
| 28   | 66.9 | 66.2 | 65.6 | 64.9 | 64.3 | 63.7 | 63.2 | 62.7 | 62.1 | 61.7 |
| 29   | 66.6 | 65.9 | 65.2 | 64.6 | 63.9 | 63.3 | 62.8 | 62.2 | 61.7 | 61.2 |
| 30   | 66.3 | 65.6 | 64.9 | 64.2 | 63.6 | 62.9 | 62.3 | 61.8 | 61.2 | 60.7 |
| 31   | 66.1 | 65.3 | 64.6 | 63.9 | 63.2 | 62.6 | 62.0 | 61.4 | 60.8 | 60.2 |
| 32   | 65.8 | 65.1 | 64.3 | 63.6 | 62.9 | 62.2 | 61.6 | 61.0 | 60.4 | 59.8 |
| 33   | 65.6 | 64.8 | 64.1 | 63.3 | 62.6 | 61.9 | 61.3 | 60.6 | 60.0 | 59.4 |
| 34   | 65.4 | 64.6 | 63.8 | 63.1 | 62.3 | 61.6 | 60.9 | 60.3 | 59.6 | 59.0 |
| 35   | 65.2 | 64.4 | 63.6 | 62.8 | 62.1 | 61.4 | 60.6 | 59.9 | 59.3 | 58.6 |
| 36   | 65.0 | 64.2 | 63.4 | 62.6 | 61.9 | 61.1 | 60.4 | 59.6 | 59.0 | 58.3 |
| 37   | 64.9 | 64.0 | 63.2 | 62.4 | 61.6 | 60.9 | 60.1 | 59.4 | 58.7 | 58.0 |
| 38   | 64.7 | 63.9 | 63.0 | 62.2 | 61.4 | 60.6 | 59.9 | 59.1 | 58.4 | 57.7 |
| 39   | 64.6 | 63.7 | 62.9 | 62.1 | 61.2 | 60.4 | 59.6 | 58.9 | 58.1 | 57.4 |
| 40   | 64.4 | 63.6 | 62.7 | 61.9 | 61.1 | 60.2 | 59.4 | 58.7 | 57.9 | 57.1 |
| 41   | 64.3 | 63.5 | 62.6 | 61.7 | 60.9 | 60.1 | 59.3 | 58.5 | 57.7 | 56.9 |
| 42   | 64.2 | 63.3 | 62.5 | 61.6 | 60.8 | 59.9 | 59.1 | 58.3 | 57.5 | 56.7 |
| 43   | 64.1 | 63.2 | 62.4 | 61.5 | 60.6 | 59.8 | 58.9 | 58.1 | 57.3 | 56.5 |
| 44   | 64.0 | 63.1 | 62.2 | 61.4 | 60.5 | 59.6 | 58.8 | 57.9 | 57.1 | 56.3 |
| 45   | 64.0 | 63.0 | 62.2 | 61.3 | 60.4 | 59.5 | 58.6 | 57.8 | 56.9 | 56.1 |
| 46   | 63.9 | 63.0 | 62.1 | 61.2 | 60.3 | 59.4 | 58.5 | 57.7 | 56.8 | 56.0 |
| 47   | 63.8 | 62.9 | 62.0 | 61.1 | 60.2 | 59.3 | 58.4 | 57.5 | 56.7 | 55.8 |
| 48   | 63.7 | 62.8 | 61.9 | 61.0 | 60.1 | 59.2 | 58.3 | 57.4 | 56.5 | 55.7 |
| 49   | 63.7 | 62.8 | 61.8 | 60.9 | 60.0 | 59.1 | 58.2 | 57.3 | 56.4 | 55.6 |
| 50   | 63.6 | 62.7 | 61.8 | 60.8 | 59.9 | 59.0 | 58.1 | 57.2 | 56.3 | 55.4 |
| 51   | 63.6 | 62.6 | 61.7 | 60.8 | 59.9 | 58.9 | 58.0 | 57.1 | 56.2 | 55.3 |
| 52   | 63.5 | 62.6 | 61.7 | 60.7 | 59.8 | 58.9 | 58.0 | 57.1 | 56.1 | 55.2 |
| 53   | 63.5 | 62.5 | 61.6 | 60.7 | 59.7 | 58.8 | 57.9 | 57.0 | 56.1 | 55.2 |
| 54   | 63.5 | 62.5 | 61.6 | 60.6 | 59.7 | 58.8 | 57.8 | 56.9 | 56.0 | 55.1 |
| 55   | 63.4 | 62.5 | 61.5 | 60.6 | 59.6 | 58.7 | 57.8 | 56.8 | 55.9 | 55.0 |
| 56   | 63.4 | 62.4 | 61.5 | 60.5 | 59.6 | 58.7 | 57.7 | 56.8 | 55.9 | 54.9 |
| 57   | 63.4 | 62.4 | 61.5 | 60.5 | 59.6 | 58.6 | 57.7 | 56.7 | 55.8 | 54.9 |
| 58   | 63.3 | 62.4 | 61.4 | 60.5 | 59.5 | 58.6 | 57.6 | 56.7 | 55.8 | 54.8 |
| 59   | 63.3 | 62.3 | 61.4 | 60.4 | 59.5 | 58.5 | 57.6 | 56.7 | 55.7 | 54.8 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 63.3 | 62.3 | 61.4 | 60.4 | 59.5 | 58.5 | 57.6 | 56.6 | 55.7 | 54.7 |
| 61   | 63.3 | 62.3 | 61.3 | 60.4 | 59.4 | 58.5 | 57.5 | 56.6 | 55.6 | 54.7 |
| 62   | 63.2 | 62.3 | 61.3 | 60.4 | 59.4 | 58.4 | 57.5 | 56.5 | 55.6 | 54.7 |
| 63   | 63.2 | 62.3 | 61.3 | 60.3 | 59.4 | 58.4 | 57.5 | 56.5 | 55.6 | 54.6 |
| 64   | 63.2 | 62.2 | 61.3 | 60.3 | 59.4 | 58.4 | 57.4 | 56.5 | 55.5 | 54.6 |
| 65   | 63.2 | 62.2 | 61.3 | 60.3 | 59.3 | 58.4 | 57.4 | 56.5 | 55.5 | 54.6 |
| 66   | 63.2 | 62.2 | 61.2 | 60.3 | 59.3 | 58.4 | 57.4 | 56.4 | 55.5 | 54.5 |
| 67   | 63.2 | 62.2 | 61.2 | 60.3 | 59.3 | 58.3 | 57.4 | 56.4 | 55.5 | 54.5 |
| 68   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.4 | 56.4 | 55.4 | 54.5 |
| 69   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.3 | 56.4 | 55.4 | 54.5 |
| 70   | 63.1 | 62.2 | 61.2 | 60.2 | 59.3 | 58.3 | 57.3 | 56.4 | 55.4 | 54.4 |
| 71   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.4 | 55.4 | 54.4 |
| 72   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.3 | 55.4 | 54.4 |
| 73   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.3 | 57.3 | 56.3 | 55.4 | 54.4 |
| 74   | 63.1 | 62.1 | 61.2 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.4 | 54.4 |
| 75   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 76   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 77   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 78   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.3 | 56.3 | 55.3 | 54.4 |
| 79   | 63.1 | 62.1 | 61.1 | 60.2 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 80   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 81   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 82   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 83   | 63.1 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 84   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 85   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.3 | 55.3 | 54.3 |
| 86   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 87   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 88   | 63.0 | 62.1 | 61.1 | 60.1 | 59.2 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 89   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 90   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 91   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 92   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 93   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 94   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 95   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 96   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 97   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 98   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 99   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 101  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 102  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 103  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 104  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 105  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 106  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 107  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 108  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 109  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 110  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 111  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 112  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 113  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 114  | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |
| 115+   | 63.0 | 62.1 | 61.1 | 60.1 | 59.1 | 58.2 | 57.2 | 56.2 | 55.3 | 54.3 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 60.2 | 59.7 | 59.2 | 58.8 | 58.4 | 58.0 | 57.6 | 57.3 | 57.0 | 56.7 |
| 31   | 59.7 | 59.2 | 58.7 | 58.2 | 57.8 | 57.4 | 57.0 | 56.6 | 56.3 | 56.0 |
| 32   | 59.2 | 58.7 | 58.2 | 57.7 | 57.2 | 56.8 | 56.4 | 56.0 | 55.6 | 55.3 |
| 33   | 58.8 | 58.2 | 57.7 | 57.2 | 56.7 | 56.2 | 55.8 | 55.4 | 55.0 | 54.7 |
| 34   | 58.4 | 57.8 | 57.2 | 56.7 | 56.2 | 55.7 | 55.3 | 54.8 | 54.4 | 54.0 |
| 35   | 58.0 | 57.4 | 56.8 | 56.2 | 55.7 | 55.2 | 54.7 | 54.3 | 53.8 | 53.4 |
| 36   | 57.6 | 57.0 | 56.4 | 55.8 | 55.3 | 54.7 | 54.2 | 53.7 | 53.3 | 52.8 |
| 37   | 57.3 | 56.6 | 56.0 | 55.4 | 54.8 | 54.3 | 53.7 | 53.2 | 52.7 | 52.3 |
| 38   | 57.0 | 56.3 | 55.6 | 55.0 | 54.4 | 53.8 | 53.3 | 52.7 | 52.2 | 51.7 |
| 39   | 56.7 | 56.0 | 55.3 | 54.7 | 54.0 | 53.4 | 52.8 | 52.3 | 51.7 | 51.2 |
| 40   | 56.4 | 55.7 | 55.0 | 54.3 | 53.7 | 53.0 | 52.4 | 51.8 | 51.3 | 50.8 |
| 41   | 56.1 | 55.4 | 54.7 | 54.0 | 53.3 | 52.7 | 52.0 | 51.4 | 50.9 | 50.3 |
| 42   | 55.9 | 55.2 | 54.4 | 53.7 | 53.0 | 52.3 | 51.7 | 51.1 | 50.4 | 49.9 |
| 43   | 55.7 | 54.9 | 54.2 | 53.4 | 52.7 | 52.0 | 51.3 | 50.7 | 50.1 | 49.5 |
| 44   | 55.5 | 54.7 | 53.9 | 53.2 | 52.4 | 51.7 | 51.0 | 50.4 | 49.7 | 49.1 |
| 45   | 55.3 | 54.5 | 53.7 | 52.9 | 52.2 | 51.5 | 50.7 | 50.0 | 49.4 | 48.7 |
| 46   | 55.1 | 54.3 | 53.5 | 52.7 | 52.0 | 51.2 | 50.5 | 49.8 | 49.1 | 48.4 |
| 47   | 55.0 | 54.1 | 53.3 | 52.5 | 51.7 | 51.0 | 50.2 | 49.5 | 48.8 | 48.1 |
| 48   | 54.8 | 54.0 | 53.2 | 52.3 | 51.5 | 50.8 | 50.0 | 49.2 | 48.5 | 47.8 |



Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 54.7 | 53.8 | 53.0 | 52.2 | 51.4 | 50.6 | 49.8 | 49.0 | 48.2 | 47.5 |
| 50   | 54.6 | 53.7 | 52.9 | 52.0 | 51.2 | 50.4 | 49.6 | 48.8 | 48.0 | 47.3 |
| 51   | 54.5 | 53.6 | 52.7 | 51.9 | 51.0 | 50.2 | 49.4 | 48.6 | 47.8 | 47.0 |
| 52   | 54.4 | 53.5 | 52.6 | 51.7 | 50.9 | 50.0 | 49.2 | 48.4 | 47.6 | 46.8 |
| 53   | 54.3 | 53.4 | 52.5 | 51.6 | 50.8 | 49.9 | 49.1 | 48.2 | 47.4 | 46.6 |
| 54   | 54.2 | 53.3 | 52.4 | 51.5 | 50.6 | 49.8 | 48.9 | 48.1 | 47.2 | 46.4 |
| 55   | 54.1 | 53.2 | 52.3 | 51.4 | 50.5 | 49.7 | 48.8 | 47.9 | 47.1 | 46.3 |
| 56   | 54.0 | 53.1 | 52.2 | 51.3 | 50.4 | 49.5 | 48.7 | 47.8 | 47.0 | 46.1 |
| 57   | 54.0 | 53.0 | 52.1 | 51.2 | 50.3 | 49.4 | 48.6 | 47.7 | 46.8 | 46.0 |
| 58   | 53.9 | 53.0 | 52.1 | 51.2 | 50.3 | 49.4 | 48.5 | 47.6 | 46.7 | 45.8 |
| 59   | 53.8 | 52.9 | 52.0 | 51.1 | 50.2 | 49.3 | 48.4 | 47.5 | 46.6 | 45.7 |
| 60   | 53.8 | 52.9 | 51.9 | 51.0 | 50.1 | 49.2 | 48.3 | 47.4 | 46.5 | 45.6 |
| 61   | 53.8 | 52.8 | 51.9 | 51.0 | 50.0 | 49.1 | 48.2 | 47.3 | 46.4 | 45.5 |
| 62   | 53.7 | 52.8 | 51.8 | 50.9 | 50.0 | 49.1 | 48.1 | 47.2 | 46.3 | 45.4 |
| 63   | 53.7 | 52.7 | 51.8 | 50.9 | 49.9 | 49.0 | 48.1 | 47.2 | 46.3 | 45.3 |
| 64   | 53.6 | 52.7 | 51.8 | 50.8 | 49.9 | 48.9 | 48.0 | 47.1 | 46.2 | 45.3 |
| 65   | 53.6 | 52.7 | 51.7 | 50.8 | 49.8 | 48.9 | 48.0 | 47.0 | 46.1 | 45.2 |
| 66   | 53.6 | 52.6 | 51.7 | 50.7 | 49.8 | 48.9 | 47.9 | 47.0 | 46.1 | 45.1 |
| 67   | 53.6 | 52.6 | 51.7 | 50.7 | 49.8 | 48.8 | 47.9 | 46.9 | 46.0 | 45.1 |
| 68   | 53.5 | 52.6 | 51.6 | 50.7 | 49.7 | 48.8 | 47.8 | 46.9 | 46.0 | 45.0 |
| 69   | 53.5 | 52.6 | 51.6 | 50.6 | 49.7 | 48.7 | 47.8 | 46.9 | 45.9 | 45.0 |
| 70   | 53.5 | 52.5 | 51.6 | 50.6 | 49.7 | 48.7 | 47.8 | 46.8 | 45.9 | 44.9 |
| 71   | 53.5 | 52.5 | 51.6 | 50.6 | 49.6 | 48.7 | 47.7 | 46.8 | 45.9 | 44.9 |
| 72   | 53.5 | 52.5 | 51.5 | 50.6 | 49.6 | 48.7 | 47.7 | 46.8 | 45.8 | 44.9 |
| 73   | 53.4 | 52.5 | 51.5 | 50.6 | 49.6 | 48.6 | 47.7 | 46.7 | 45.8 | 44.8 |
| 74   | 53.4 | 52.5 | 51.5 | 50.5 | 49.6 | 48.6 | 47.7 | 46.7 | 45.8 | 44.8 |
| 75   | 53.4 | 52.5 | 51.5 | 50.5 | 49.6 | 48.6 | 47.7 | 46.7 | 45.7 | 44.8 |
| 76   | 53.4 | 52.4 | 51.5 | 50.5 | 49.6 | 48.6 | 47.6 | 46.7 | 45.7 | 44.8 |
| 77   | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.7 | 45.7 | 44.8 |
| 78   | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.6 | 45.7 | 44.7 |
| 79   | 53.4 | 52.4 | 51.5 | 50.5 | 49.5 | 48.6 | 47.6 | 46.6 | 45.7 | 44.7 |
| 80   | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.7 | 44.7 |
| 81   | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.7 | 44.7 |
| 82   | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| 83   | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| 84   | 53.4 | 52.4 | 51.4 | 50.5 | 49.5 | 48.5 | 47.6 | 46.6 | 45.6 | 44.7 |
| 85   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.7 |
| 86   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 87   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 88   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 90   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 91   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 92   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 93   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 94   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.6 | 45.6 | 44.6 |
| 95   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 96   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 97   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 98   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 99   | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 100  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 101  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 102  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 103  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 104  | 53.3 | 52.4 | 51.4 | 50.4 | 49.5 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 105  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 106  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 107  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 108  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 109  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 110  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 111  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 112  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 113  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 114  | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |
| 115+   | 53.3 | 52.4 | 51.4 | 50.4 | 49.4 | 48.5 | 47.5 | 46.5 | 45.6 | 44.6 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 50.2 | 49.8 | 49.3 | 48.9 | 48.5 | 48.1 | 47.7 | 47.4 | 47.1 | 46.8 |
| 41   | 49.8 | 49.3 | 48.8 | 48.3 | 47.9 | 47.5 | 47.1 | 46.7 | 46.4 | 46.1 |
| 42   | 49.3 | 48.8 | 48.3 | 47.8 | 47.3 | 46.9 | 46.5 | 46.1 | 45.8 | 45.4 |
| 43   | 48.9 | 48.3 | 47.8 | 47.3 | 46.8 | 46.3 | 45.9 | 45.5 | 45.1 | 44.8 |
| 44   | 48.5 | 47.9 | 47.3 | 46.8 | 46.3 | 45.8 | 45.4 | 44.9 | 44.5 | 44.2 |
| 45   | 48.1 | 47.5 | 46.9 | 46.3 | 45.8 | 45.3 | 44.8 | 44.4 | 44.0 | 43.6 |
| 46   | 47.7 | 47.1 | 46.5 | 45.9 | 45.4 | 44.8 | 44.3 | 43.9 | 43.4 | 43.0 |
| 47   | 47.4 | 46.7 | 46.1 | 45.5 | 44.9 | 44.4 | 43.9 | 43.4 | 42.9 | 42.4 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 47.1 | 46.4 | 45.8 | 45.1 | 44.5 | 44.0 | 43.4 | 42.9 | 42.4 | 41.9 |
| 49   | 46.8 | 46.1 | 45.4 | 44.8 | 44.2 | 43.6 | 43.0 | 42.4 | 41.9 | 41.4 |
| 50   | 46.5 | 45.8 | 45.1 | 44.4 | 43.8 | 43.2 | 42.6 | 42.0 | 41.5 | 40.9 |
| 51   | 46.3 | 45.5 | 44.8 | 44.1 | 43.5 | 42.8 | 42.2 | 41.6 | 41.0 | 40.5 |
| 52   | 46.0 | 45.3 | 44.6 | 43.8 | 43.2 | 42.5 | 41.8 | 41.2 | 40.6 | 40.1 |
| 53   | 45.8 | 45.1 | 44.3 | 43.6 | 42.9 | 42.2 | 41.5 | 40.9 | 40.3 | 39.7 |
| 54   | 45.6 | 44.8 | 44.1 | 43.3 | 42.6 | 41.9 | 41.2 | 40.5 | 39.9 | 39.3 |
| 55   | 45.5 | 44.7 | 43.9 | 43.1 | 42.4 | 41.6 | 40.9 | 40.2 | 39.6 | 38.9 |
| 56   | 45.3 | 44.5 | 43.7 | 42.9 | 42.1 | 41.4 | 40.7 | 40.0 | 39.3 | 38.6 |
| 57   | 45.1 | 44.3 | 43.5 | 42.7 | 41.9 | 41.2 | 40.4 | 39.7 | 39.0 | 38.3 |
| 58   | 45.0 | 44.2 | 43.3 | 42.5 | 41.7 | 40.9 | 40.2 | 39.4 | 38.7 | 38.0 |
| 59   | 44.9 | 44.0 | 43.2 | 42.4 | 41.5 | 40.7 | 40.0 | 39.2 | 38.5 | 37.8 |
| 60   | 44.7 | 43.9 | 43.0 | 42.2 | 41.4 | 40.6 | 39.8 | 39.0 | 38.2 | 37.5 |
| 61   | 44.6 | 43.8 | 42.9 | 42.1 | 41.2 | 40.4 | 39.6 | 38.8 | 38.0 | 37.3 |
| 62   | 44.5 | 43.7 | 42.8 | 41.9 | 41.1 | 40.3 | 39.4 | 38.6 | 37.8 | 37.1 |
| 63   | 44.5 | 43.6 | 42.7 | 41.8 | 41.0 | 40.1 | 39.3 | 38.5 | 37.7 | 36.9 |
| 64   | 44.4 | 43.5 | 42.6 | 41.7 | 40.8 | 40.0 | 39.2 | 38.3 | 37.5 | 36.7 |
| 65   | 44.3 | 43.4 | 42.5 | 41.6 | 40.7 | 39.9 | 39.0 | 38.2 | 37.4 | 36.6 |
| 66   | 44.2 | 43.3 | 42.4 | 41.5 | 40.6 | 39.8 | 38.9 | 38.1 | 37.2 | 36.4 |
| 67   | 44.2 | 43.3 | 42.3 | 41.4 | 40.6 | 39.7 | 38.8 | 38.0 | 37.1 | 36.3 |
| 68   | 44.1 | 43.2 | 42.3 | 41.4 | 40.5 | 39.6 | 38.7 | 37.9 | 37.0 | 36.2 |
| 69   | 44.1 | 43.1 | 42.2 | 41.3 | 40.4 | 39.5 | 38.6 | 37.8 | 36.9 | 36.0 |
| 70   | 44.0 | 43.1 | 42.2 | 41.3 | 40.3 | 39.4 | 38.6 | 37.7 | 36.8 | 35.9 |
| 71   | 44.0 | 43.0 | 42.1 | 41.2 | 40.3 | 39.4 | 38.5 | 37.6 | 36.7 | 35.9 |
| 72   | 43.9 | 43.0 | 42.1 | 41.1 | 40.2 | 39.3 | 38.4 | 37.5 | 36.6 | 35.8 |
| 73   | 43.9 | 43.0 | 42.0 | 41.1 | 40.2 | 39.3 | 38.4 | 37.5 | 36.6 | 35.7 |
| 74   | 43.9 | 42.9 | 42.0 | 41.1 | 40.1 | 39.2 | 38.3 | 37.4 | 36.5 | 35.6 |
| 75   | 43.8 | 42.9 | 42.0 | 41.0 | 40.1 | 39.2 | 38.3 | 37.4 | 36.5 | 35.6 |
| 76   | 43.8 | 42.9 | 41.9 | 41.0 | 40.1 | 39.1 | 38.2 | 37.3 | 36.4 | 35.5 |
| 77   | 43.8 | 42.9 | 41.9 | 41.0 | 40.0 | 39.1 | 38.2 | 37.3 | 36.4 | 35.5 |
| 78   | 43.8 | 42.8 | 41.9 | 40.9 | 40.0 | 39.1 | 38.2 | 37.2 | 36.3 | 35.4 |
| 79   | 43.8 | 42.8 | 41.9 | 40.9 | 40.0 | 39.1 | 38.1 | 37.2 | 36.3 | 35.4 |
| 80   | 43.7 | 42.8 | 41.8 | 40.9 | 40.0 | 39.0 | 38.1 | 37.2 | 36.3 | 35.4 |
| 81   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.1 | 37.2 | 36.2 | 35.3 |
| 82   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.1 | 37.1 | 36.2 | 35.3 |
| 83   | 43.7 | 42.8 | 41.8 | 40.9 | 39.9 | 39.0 | 38.0 | 37.1 | 36.2 | 35.3 |
| 84   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 39.0 | 38.0 | 37.1 | 36.2 | 35.3 |
| 85   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.1 | 36.2 | 35.2 |
| 86   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.1 | 36.1 | 35.2 |
| 87   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   |
| 88   | 43.7 | 42.7 | 41.8 | 40.8 | 39.9 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 89   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 90   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 38.0 | 37.0 | 36.1 | 35.2 |
| 91   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.2 |
| 92   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 93   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 94   | 43.7 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 95   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 96   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 97   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.1 | 35.1 |
| 98   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 99   | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 100  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 101  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 102  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 103  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.9 | 37.9 | 37.0 | 36.0 | 35.1 |
| 104  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 105  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 106  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 107  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 108  | 43.6 | 42.7 | 41.7 | 40.8 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 109  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 110  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 111  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 112  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 113  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 114  | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |
| 115+   | 43.6 | 42.7 | 41.7 | 40.7 | 39.8 | 38.8 | 37.9 | 37.0 | 36.0 | 35.1 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   |
| 50   | 40.4 | 40.0 | 39.5 | 39.1 | 38.7 | 38.3 | 38.0 | 37.6 | 37.3 | 37.1 |
| 51   | 40.0 | 39.5 | 39.0 | 38.5 | 38.1 | 37.7 | 37.4 | 37.0 | 36.7 | 36.4 |
| 52   | 39.5 | 39.0 | 38.5 | 38.0 | 37.6 | 37.2 | 36.8 | 36.4 | 36.0 | 35.7 |
| 53   | 39.1 | 38.5 | 38.0 | 37.5 | 37.1 | 36.6 | 36.2 | 35.8 | 35.4 | 35.1 |
| 54   | 38.7 | 38.1 | 37.6 | 37.1 | 36.6 | 36.1 | 35.7 | 35.2 | 34.8 | 34.5 |
| 55   | 38.3 | 37.7 | 37.2 | 36.6 | 36.1 | 35.6 | 35.1 | 34.7 | 34.3 | 33.9 |
| 56   | 38.0 | 37.4 | 36.8 | 36.2 | 35.7 | 35.1 | 34.7 | 34.2 | 33.7 | 33.3 |



Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 37.6 | 37.0 | 36.4 | 35.8 | 35.2 | 34.7 | 34.2 | 33.7 | 33.2 | 32.8 |
| 58   | 37.3 | 36.7 | 36.0 | 35.4 | 34.8 | 34.3 | 33.7 | 33.2 | 32.8 | 32.3 |
| 59   | 37.1 | 36.4 | 35.7 | 35.1 | 34.5 | 33.9 | 33.3 | 32.8 | 32.3 | 31.8 |
| 60   | 36.8 | 36.1 | 35.4 | 34.8 | 34.1 | 33.5 | 32.9 | 32.4 | 31.9 | 31.3 |
| 61   | 36.6 | 35.8 | 35.1 | 34.5 | 33.8 | 33.2 | 32.6 | 32.0 | 31.4 | 30.9 |
| 62   | 36.3 | 35.6 | 34.9 | 34.2 | 33.5 | 32.9 | 32.2 | 31.6 | 31.1 | 30.5 |
| 63   | 36.1 | 35.4 | 34.6 | 33.9 | 33.2 | 32.6 | 31.9 | 31.3 | 30.7 | 30.1 |
| 64   | 35.9 | 35.2 | 34.4 | 33.7 | 33.0 | 32.3 | 31.6 | 31.0 | 30.4 | 29.8 |
| 65   | 35.8 | 35.0 | 34.2 | 33.5 | 32.7 | 32.0 | 31.4 | 30.7 | 30.0 | 29.4 |
| 66   | 35.6 | 34.8 | 34.0 | 33.3 | 32.5 | 31.8 | 31.1 | 30.4 | 29.8 | 29.1 |
| 67   | 35.5 | 34.7 | 33.9 | 33.1 | 32.3 | 31.6 | 30.9 | 30.2 | 29.5 | 28.8 |
| 68   | 35.3 | 34.5 | 33.7 | 32.9 | 32.1 | 31.4 | 30.7 | 29.9 | 29.2 | 28.6 |
| 69   | 35.2 | 34.4 | 33.6 | 32.8 | 32.0 | 31.2 | 30.5 | 29.7 | 29.0 | 28.3 |
| 70   | 35.1 | 34.3 | 33.4 | 32.6 | 31.8 | 31.1 | 30.3 | 29.5 | 28.8 | 28.1 |
| 71   | 35.0 | 34.2 | 33.3 | 32.5 | 31.7 | 30.9 | 30.1 | 29.4 | 28.6 | 27.9 |
| 72   | 34.9 | 34.1 | 33.2 | 32.4 | 31.6 | 30.8 | 30.0 | 29.2 | 28.4 | 27.7 |
| 73   | 34.8 | 34.0 | 33.1 | 32.3 | 31.5 | 30.6 | 29.8 | 29.1 | 28.3 | 27.5 |
| 74   | 34.8 | 33.9 | 33.0 | 32.2 | 31.4 | 30.5 | 29.7 | 28.9 | 28.1 | 27.4 |
| 75   | 34.7 | 33.8 | 33.0 | 32.1 | 31.3 | 30.4 | 29.6 | 28.8 | 28.0 | 27.2 |
| 76   | 34.6 | 33.8 | 32.9 | 32.0 | 31.2 | 30.3 | 29.5 | 28.7 | 27.9 | 27.1 |
| 77   | 34.6 | 33.7 | 32.8 | 32.0 | 31.1 | 30.3 | 29.4 | 28.6 | 27.8 | 27.0 |
| 78   | 34.5 | 33.6 | 32.8 | 31.9 | 31.0 | 30.2 | 29.3 | 28.5 | 27.7 | 26.9 |
| 79   | 34.5 | 33.6 | 32.7 | 31.8 | 31.0 | 30.1 | 29.3 | 28.4 | 27.6 | 26.8 |
| 80   | 34.5 | 33.6 | 32.7 | 31.8 | 30.9 | 30.1 | 29.2 | 28.4 | 27.5 | 26.7 |
| 81   | 34.4 | 33.5 | 32.6 | 31.8 | 30.9 | 30.0 | 29.2 | 28.3 | 27.5 | 26.6 |
| 82   | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 30.0 | 29.1 | 28.3 | 27.4 | 26.6 |
| 83   | 34.4 | 33.5 | 32.6 | 31.7 | 30.8 | 29.9 | 29.1 | 28.2 | 27.4 | 26.5 |
| 84   | 34.3 | 33.4 | 32.5 | 31.7 | 30.8 | 29.9 | 29.0 | 28.2 | 27.3 | 26.5 |
| 85   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.9 | 29.0 | 28.1 | 27.3 | 26.4 |
| 86   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 29.0 | 28.1 | 27.2 | 26.4 |
| 87   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.1 | 27.2 | 26.4 |
| 88   | 34.3 | 33.4 | 32.5 | 31.6 | 30.7 | 29.8 | 28.9 | 28.0 | 27.2 | 26.3 |
| 89   | 34.3 | 33.3 | 32.4 | 31.5 | 30.7 | 29.8 | 28.9 | 28.0 | 27.2 | 26.3 |
| 90   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.8 | 28.9 | 28.0 | 27.1 | 26.3 |
| 91   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.9 | 28.0 | 27.1 | 26.3 |
| 92   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 28.0 | 27.1 | 26.2 |
| 93   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 28.0 | 27.1 | 26.2 |
| 94   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.1 | 26.2 |
| 95   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.1 | 26.2 |
| 96   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |



Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 98   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 99   | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.2 |
| 100  | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 101  | 34.2 | 33.3 | 32.4 | 31.5 | 30.6 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 102  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 103  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.7 | 28.8 | 27.9 | 27.0 | 26.1 |
| 104  | 34.2 | 33.3 | 32.4 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 105  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 106  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 107  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 108  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.8 | 27.9 | 27.0 | 26.1 |
| 109  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 110  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 111  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 112  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 113  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 114  | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |
| 115+   | 34.2 | 33.3 | 32.3 | 31.4 | 30.5 | 29.6 | 28.7 | 27.9 | 27.0 | 26.1 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 30.9 | 30.4 | 30.0 | 29.6 | 29.2 | 28.8 | 28.5 | 28.2 | 27.9 | 27.6 |
| 61   | 30.4 | 29.9 | 29.5 | 29.0 | 28.6 | 28.3 | 27.9 | 27.6 | 27.3 | 27.0 |
| 62   | 30.0 | 29.5 | 29.0 | 28.5 | 28.1 | 27.7 | 27.3 | 27.0 | 26.7 | 26.4 |
| 63   | 29.6 | 29.0 | 28.5 | 28.1 | 27.6 | 27.2 | 26.8 | 26.4 | 26.1 | 25.7 |
| 64   | 29.2 | 28.6 | 28.1 | 27.6 | 27.1 | 26.7 | 26.3 | 25.9 | 25.5 | 25.2 |
| 65   | 28.8 | 28.3 | 27.7 | 27.2 | 26.7 | 26.2 | 25.8 | 25.4 | 25.0 | 24.6 |
| 66   | 28.5 | 27.9 | 27.3 | 26.8 | 26.3 | 25.8 | 25.3 | 24.9 | 24.5 | 24.1 |
| 67   | 28.2 | 27.6 | 27.0 | 26.4 | 25.9 | 25.4 | 24.9 | 24.4 | 24.0 | 23.6 |
| 68   | 27.9 | 27.3 | 26.7 | 26.1 | 25.5 | 25.0 | 24.5 | 24.0 | 23.5 | 23.1 |
| 69   | 27.6 | 27.0 | 26.4 | 25.7 | 25.2 | 24.6 | 24.1 | 23.6 | 23.1 | 22.6 |
| 70   | 27.4 | 26.7 | 26.1 | 25.4 | 24.8 | 24.3 | 23.7 | 23.2 | 22.7 | 22.2 |
| 71   | 27.2 | 26.5 | 25.8 | 25.2 | 24.5 | 23.9 | 23.4 | 22.8 | 22.3 | 21.8 |
| 72   | 27.0 | 26.3 | 25.6 | 24.9 | 24.3 | 23.7 | 23.1 | 22.5 | 22.0 | 21.4 |
| 73   | 26.8 | 26.1 | 25.4 | 24.7 | 24.0 | 23.4 | 22.8 | 22.2 | 21.6 | 21.1 |
| 74   | 26.6 | 25.9 | 25.2 | 24.5 | 23.8 | 23.1 | 22.5 | 21.9 | 21.3 | 20.8 |
| 75   | 26.5 | 25.7 | 25.0 | 24.3 | 23.6 | 22.9 | 22.3 | 21.6 | 21.0 | 20.5 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 26.3 | 25.6 | 24.8 | 24.1 | 23.4 | 22.7 | 22.0 | 21.4 | 20.8 | 20.2 |
| 77   | 26.2 | 25.4 | 24.7 | 23.9 | 23.2 | 22.5 | 21.8 | 21.2 | 20.6 | 19.9 |
| 78   | 26.1 | 25.3 | 24.6 | 23.8 | 23.1 | 22.4 | 21.7 | 21.0 | 20.3 | 19.7 |
| 79   | 26.0 | 25.2 | 24.4 | 23.7 | 22.9 | 22.2 | 21.5 | 20.8 | 20.1 | 19.5 |
| 80   | 25.9 | 25.1 | 24.3 | 23.6 | 22.8 | 22.1 | 21.3 | 20.6 | 20.0 | 19.3 |
| 81   | 25.8 | 25.0 | 24.2 | 23.4 | 22.7 | 21.9 | 21.2 | 20.5 | 19.8 | 19.1 |
| 82   | 25.8 | 24.9 | 24.1 | 23.4 | 22.6 | 21.8 | 21.1 | 20.4 | 19.7 | 19.0 |
| 83   | 25.7 | 24.9 | 24.1 | 23.3 | 22.5 | 21.7 | 21.0 | 20.2 | 19.5 | 18.8 |
| 84   | 25.6 | 24.8 | 24.0 | 23.2 | 22.4 | 21.6 | 20.9 | 20.1 | 19.4 | 18.7 |
| 85   | 25.6 | 24.8 | 23.9 | 23.1 | 22.3 | 21.6 | 20.8 | 20.1 | 19.3 | 18.6 |
| 86   | 25.5 | 24.7 | 23.9 | 23.1 | 22.3 | 21.5 | 20.7 | 20.0 | 19.2 | 18.5 |
| 87   | 25.5 | 24.7 | 23.8 | 23.0 | 22.2 | 21.4 | 20.7 | 19.9 | 19.2 | 18.4 |
| 88   | 25.5 | 24.6 | 23.8 | 23.0 | 22.2 | 21.4 | 20.6 | 19.8 | 19.1 | 18.3 |
| 89   | 25.4 | 24.6 | 23.8 | 22.9 | 22.1 | 21.3 | 20.5 | 19.8 | 19.0 | 18.3 |
| 90   | 25.4 | 24.6 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 19.0 | 18.2 |
| 91   | 25.4 | 24.5 | 23.7 | 22.9 | 22.1 | 21.3 | 20.5 | 19.7 | 18.9 | 18.2 |
| 92   | 25.4 | 24.5 | 23.7 | 22.9 | 22.0 | 21.2 | 20.4 | 19.6 | 18.9 | 18.1 |
| 93   | 25.4 | 24.5 | 23.7 | 22.8 | 22.0 | 21.2 | 20.4 | 19.6 | 18.8 | 18.1 |
| 94   | 25.3 | 24.5 | 23.6 | 22.8 | 22.0 | 21.2 | 20.4 | 19.6 | 18.8 | 18.0 |
| 95   | 25.3 | 24.5 | 23.6 | 22.8 | 22.0 | 21.1 | 20.3 | 19.6 | 18.8 | 18.0 |
| 96   | 25.3 | 24.5 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.8 | 18.0 |
| 97   | 25.3 | 24.5 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 18.0 |
| 98   | 25.3 | 24.4 | 23.6 | 22.8 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 99   | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 100  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.3 | 19.5 | 18.7 | 17.9 |
| 101  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.2 | 19.4 | 18.7 | 17.9 |
| 102  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.1 | 20.2 | 19.4 | 18.6 | 17.9 |
| 103  | 25.3 | 24.4 | 23.6 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.9 |
| 104  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 105  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 106  | 25.3 | 24.4 | 23.5 | 22.7 | 21.9 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 107  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 108  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 109  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 110  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 111  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 112  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 113  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 114  | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |
| 115+   | 25.2 | 24.4 | 23.5 | 22.7 | 21.8 | 21.0 | 20.2 | 19.4 | 18.6 | 17.8 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 21.8 | 21.3 | 20.9 | 20.6 | 20.2 | 19.9 | 19.6 | 19.4 | 19.1 | 18.9 |
| 71   | 21.3 | 20.9 | 20.5 | 20.1 | 19.7 | 19.4 | 19.1 | 18.8 | 18.5 | 18.3 |
| 72   | 20.9 | 20.5 | 20.0 | 19.6 | 19.3 | 18.9 | 18.6 | 18.3 | 18.0 | 17.7 |
| 73   | 20.6 | 20.1 | 19.6 | 19.2 | 18.8 | 18.4 | 18.1 | 17.8 | 17.5 | 17.2 |
| 74   | 20.2 | 19.7 | 19.3 | 18.8 | 18.4 | 18.0 | 17.6 | 17.3 | 17.0 | 16.7 |
| 75   | 19.9 | 19.4 | 18.9 | 18.4 | 18.0 | 17.6 | 17.2 | 16.8 | 16.5 | 16.2 |
| 76   | 19.6 | 19.1 | 18.6 | 18.1 | 17.6 | 17.2 | 16.8 | 16.4 | 16.0 | 15.7 |
| 77   | 19.4 | 18.8 | 18.3 | 17.8 | 17.3 | 16.8 | 16.4 | 16.0 | 15.6 | 15.3 |
| 78   | 19.1 | 18.5 | 18.0 | 17.5 | 17.0 | 16.5 | 16.0 | 15.6 | 15.2 | 14.9 |
| 79   | 18.9 | 18.3 | 17.7 | 17.2 | 16.7 | 16.2 | 15.7 | 15.3 | 14.9 | 14.5 |
| 80   | 18.7 | 18.1 | 17.5 | 16.9 | 16.4 | 15.9 | 15.4 | 15.0 | 14.5 | 14.1 |
| 81   | 18.5 | 17.9 | 17.3 | 16.7 | 16.2 | 15.6 | 15.1 | 14.7 | 14.2 | 13.8 |
| 82   | 18.3 | 17.7 | 17.1 | 16.5 | 15.9 | 15.4 | 14.9 | 14.4 | 13.9 | 13.5 |
| 83   | 18.2 | 17.5 | 16.9 | 16.3 | 15.7 | 15.2 | 14.7 | 14.2 | 13.7 | 13.2 |
| 84   | 18.0 | 17.4 | 16.7 | 16.1 | 15.5 | 15.0 | 14.4 | 13.9 | 13.4 | 13.0 |
| 85   | 17.9 | 17.3 | 16.6 | 16.0 | 15.4 | 14.8 | 14.3 | 13.7 | 13.2 | 12.8 |
| 86   | 17.8 | 17.1 | 16.5 | 15.8 | 15.2 | 14.6 | 14.1 | 13.5 | 13.0 | 12.5 |
| 87   | 17.7 | 17.0 | 16.4 | 15.7 | 15.1 | 14.5 | 13.9 | 13.4 | 12.9 | 12.4 |
| 88   | 17.6 | 16.9 | 16.3 | 15.6 | 15.0 | 14.4 | 13.8 | 13.2 | 12.7 | 12.2 |
| 89   | 17.6 | 16.9 | 16.2 | 15.5 | 14.9 | 14.3 | 13.7 | 13.1 | 12.6 | 12.0 |
| 90   | 17.5 | 16.8 | 16.1 | 15.4 | 14.8 | 14.2 | 13.6 | 13.0 | 12.4 | 11.9 |
| 91   | 17.4 | 16.7 | 16.0 | 15.4 | 14.7 | 14.1 | 13.5 | 12.9 | 12.3 | 11.8 |
| 92   | 17.4 | 16.7 | 16.0 | 15.3 | 14.6 | 14.0 | 13.4 | 12.8 | 12.2 | 11.7 |
| 93   | 17.3 | 16.6 | 15.9 | 15.2 | 14.6 | 13.9 | 13.3 | 12.7 | 12.1 | 11.6 |
| 94   | 17.3 | 16.6 | 15.9 | 15.2 | 14.5 | 13.9 | 13.2 | 12.6 | 12.0 | 11.5 |
| 95   | 17.3 | 16.5 | 15.8 | 15.1 | 14.5 | 13.8 | 13.2 | 12.6 | 12.0 | 11.4 |
| 96   | 17.2 | 16.5 | 15.8 | 15.1 | 14.4 | 13.8 | 13.1 | 12.5 | 11.9 | 11.3 |
| 97   | 17.2 | 16.5 | 15.8 | 15.1 | 14.4 | 13.7 | 13.1 | 12.5 | 11.9 | 11.3 |
| 98   | 17.2 | 16.4 | 15.7 | 15.0 | 14.3 | 13.7 | 13.0 | 12.4 | 11.8 | 11.2 |
| 99   | 17.2 | 16.4 | 15.7 | 15.0 | 14.3 | 13.6 | 13.0 | 12.4 | 11.8 | 11.2 |
| 100  | 17.1 | 16.4 | 15.7 | 15.0 | 14.3 | 13.6 | 12.9 | 12.3 | 11.7 | 11.1 |
| 101  | 17.1 | 16.4 | 15.6 | 14.9 | 14.2 | 13.6 | 12.9 | 12.3 | 11.7 | 11.1 |
| 102  | 17.1 | 16.4 | 15.6 | 14.9 | 14.2 | 13.5 | 12.9 | 12.2 | 11.6 | 11.0 |
| 103  | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.9 | 12.2 | 11.6 | 11.0 |
| 104  | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.8 | 12.2 | 11.6 | 11.0 |
| 105  | 17.1 | 16.3 | 15.6 | 14.9 | 14.2 | 13.5 | 12.8 | 12.2 | 11.5 | 10.9 |
| 106  | 17.1 | 16.3 | 15.6 | 14.8 | 14.1 | 13.5 | 12.8 | 12.2 | 11.5 | 10.9 |
| 107  | 17.0 | 16.3 | 15.6 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |
| 108  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |
| 109  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.8 | 12.1 | 11.5 | 10.9 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.9 |
| 111  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.8 |
| 112  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.5 | 10.8 |
| 113  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |
| 114  | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |
| 115+   | 17.0 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.1 | 11.4 | 10.8 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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   | 13.8 | 13.4 | 13.1 | 12.8 | 12.6 | 12.3 | 12.1 | 11.9 | 11.7 | 11.5 |
| 81   | 13.4 | 13.1 | 12.7 | 12.4 | 12.2 | 11.9 | 11.7 | 11.4 | 11.3 | 11.1 |
| 82   | 13.1 | 12.7 | 12.4 | 12.1 | 11.8 | 11.5 | 11.3 | 11.0 | 10.8 | 10.6 |
| 83   | 12.8 | 12.4 | 12.1 | 11.7 | 11.4 | 11.1 | 10.9 | 10.6 | 10.4 | 10.2 |
| 84   | 12.6 | 12.2 | 11.8 | 11.4 | 11.1 | 10.8 | 10.5 | 10.3 | 10.1 | 9.9  |
| 85   | 12.3 | 11.9 | 11.5 | 11.1 | 10.8 | 10.5 | 10.2 | 9.9  | 9.7  | 9.5  |
| 86   | 12.1 | 11.7 | 11.3 | 10.9 | 10.5 | 10.2 | 9.9  | 9.6  | 9.4  | 9.2  |
| 87   | 11.9 | 11.4 | 11.0 | 10.6 | 10.3 | 9.9  | 9.6  | 9.4  | 9.1  | 8.9  |
| 88   | 11.7 | 11.3 | 10.8 | 10.4 | 10.1 | 9.7  | 9.4  | 9.1  | 8.8  | 8.6  |
| 89   | 11.5 | 11.1 | 10.6 | 10.2 | 9.9  | 9.5  | 9.2  | 8.9  | 8.6  | 8.3  |
| 90   | 11.4 | 10.9 | 10.5 | 10.1 | 9.7  | 9.3  | 9.0  | 8.6  | 8.3  | 8.1  |
| 91   | 11.3 | 10.8 | 10.3 | 9.9  | 9.5  | 9.1  | 8.8  | 8.4  | 8.1  | 7.9  |
| 92   | 11.2 | 10.7 | 10.2 | 9.8  | 9.3  | 9.0  | 8.6  | 8.3  | 8.0  | 7.7  |
| 93   | 11.1 | 10.6 | 10.1 | 9.6  | 9.2  | 8.8  | 8.5  | 8.1  | 7.8  | 7.5  |
| 94   | 11.0 | 10.5 | 10.0 | 9.5  | 9.1  | 8.7  | 8.3  | 8.0  | 7.6  | 7.3  |
| 95   | 10.9 | 10.4 | 9.9  | 9.4  | 9.0  | 8.6  | 8.2  | 7.8  | 7.5  | 7.2  |
| 96   | 10.8 | 10.3 | 9.8  | 9.3  | 8.9  | 8.5  | 8.1  | 7.7  | 7.4  | 7.1  |
| 97   | 10.7 | 10.2 | 9.7  | 9.2  | 8.8  | 8.4  | 8.0  | 7.6  | 7.3  | 6.9  |
| 98   | 10.7 | 10.1 | 9.6  | 9.2  | 8.7  | 8.3  | 7.9  | 7.5  | 7.1  | 6.8  |
| 99   | 10.6 | 10.1 | 9.6  | 9.1  | 8.6  | 8.2  | 7.8  | 7.4  | 7.0  | 6.7  |
| 100  | 10.6 | 10.0 | 9.5  | 9.0  | 8.5  | 8.1  | 7.7  | 7.3  | 6.9  | 6.6  |
| 101  | 10.5 | 10.0 | 9.4  | 9.0  | 8.5  | 8.0  | 7.6  | 7.2  | 6.9  | 6.5  |
| 102  | 10.5 | 9.9  | 9.4  | 8.9  | 8.4  | 8.0  | 7.5  | 7.1  | 6.8  | 6.4  |
| 103  | 10.4 | 9.9  | 9.4  | 8.8  | 8.4  | 7.9  | 7.5  | 7.1  | 6.7  | 6.3  |
| 104  | 10.4 | 9.8  | 9.3  | 8.8  | 8.3  | 7.9  | 7.4  | 7.0  | 6.6  | 6.3  |
| 105  | 10.4 | 9.8  | 9.3  | 8.8  | 8.3  | 7.8  | 7.4  | 7.0  | 6.6  | 6.2  |
| 106  | 10.3 | 9.8  | 9.2  | 8.7  | 8.2  | 7.8  | 7.3  | 6.9  | 6.5  | 6.2  |
| 107  | 10.3 | 9.8  | 9.2  | 8.7  | 8.2  | 7.7  | 7.3  | 6.9  | 6.5  | 6.1  |
| 108  | 10.3 | 9.7  | 9.2  | 8.7  | 8.2  | 7.7  | 7.3  | 6.8  | 6.4  | 6.1  |
| 109  | 10.3 | 9.7  | 9.2  | 8.7  | 8.2  | 7.7  | 7.2  | 6.8  | 6.4  | 6.0  |
| 110  | 10.3 | 9.7  | 9.2  | 8.6  | 8.1  | 7.7  | 7.2  | 6.8  | 6.4  | 6.0  |
| 111  | 10.3 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.8  | 6.3  | 6.0  |
| 112  | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.7  | 6.3  | 5.9  |
| 113  | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.2  | 6.7  | 6.3  | 5.9  |
| 114  | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.1  | 6.7  | 6.3  | 5.9  |
| 115+   | 10.2 | 9.7  | 9.1  | 8.6  | 8.1  | 7.6  | 7.1  | 6.7  | 6.3  | 5.9  |



Appendix C. (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  | 7.8 | 7.6 | 7.4 | 7.2 | 7.1 | 6.9 | 6.8 | 6.6 | 6.5 | 6.4 |
| 91  | 7.6 | 7.4 | 7.2 | 7.0 | 6.8 | 6.7 | 6.5 | 6.4 | 6.3 | 6.1 |
| 92  | 7.4 | 7.2 | 7.0 | 6.8 | 6.6 | 6.4 | 6.3 | 6.1 | 6.0 | 5.9 |
| 93  | 7.2 | 7.0 | 6.8 | 6.6 | 6.4 | 6.2 | 6.1 | 5.9 | 5.8 | 5.6 |
| 94  | 7.1 | 6.8 | 6.6 | 6.4 | 6.2 | 6.0 | 5.9 | 5.7 | 5.6 | 5.4 |
| 95  | 6.9 | 6.7 | 6.4 | 6.2 | 6.0 | 5.8 | 5.7 | 5.5 | 5.4 | 5.2 |
| 96  | 6.8 | 6.5 | 6.3 | 6.1 | 5.9 | 5.7 | 5.5 | 5.3 | 5.2 | 5.0 |
| 97  | 6.6 | 6.4 | 6.1 | 5.9 | 5.7 | 5.5 | 5.3 | 5.2 | 5.0 | 4.9 |
| 98  | 6.5 | 6.3 | 6.0 | 5.8 | 5.6 | 5.4 | 5.2 | 5.0 | 4.8 | 4.7 |
| 99  | 6.4 | 6.1 | 5.9 | 5.6 | 5.4 | 5.2 | 5.0 | 4.9 | 4.7 | 4.5 |
| 100   | 6.3 | 6.0 | 5.8 | 5.5 | 5.3 | 5.1 | 4.9 | 4.7 | 4.5 | 4.4 |
| 101   | 6.2 | 5.9 | 5.6 | 5.4 | 5.2 | 5.0 | 4.8 | 4.6 | 4.4 | 4.2 |
| 102   | 6.1 | 5.8 | 5.5 | 5.3 | 5.1 | 4.8 | 4.6 | 4.4 | 4.3 | 4.1 |
| 103   | 6.0 | 5.7 | 5.4 | 5.2 | 5.0 | 4.7 | 4.5 | 4.3 | 4.1 | 4.0 |
| 104   | 5.9 | 5.6 | 5.4 | 5.1 | 4.9 | 4.6 | 4.4 | 4.2 | 4.0 | 3.8 |
| 105   | 5.9 | 5.6 | 5.3 | 5.0 | 4.8 | 4.5 | 4.3 | 4.1 | 3.9 | 3.7 |
| 106   | 5.8 | 5.5 | 5.2 | 4.9 | 4.7 | 4.5 | 4.2 | 4.0 | 3.8 | 3.6 |
| 107   | 5.8 | 5.4 | 5.1 | 4.9 | 4.6 | 4.4 | 4.2 | 3.9 | 3.7 | 3.5 |
| 108   | 5.7 | 5.4 | 5.1 | 4.8 | 4.6 | 4.3 | 4.1 | 3.9 | 3.7 | 3.5 |
| 109   | 5.7 | 5.3 | 5.0 | 4.8 | 4.5 | 4.3 | 4.0 | 3.8 | 3.6 | 3.4 |
| 110   | 5.6 | 5.3 | 5.0 | 4.7 | 4.5 | 4.2 | 4.0 | 3.8 | 3.5 | 3.3 |
| 111   | 5.6 | 5.3 | 5.0 | 4.7 | 4.4 | 4.2 | 3.9 | 3.7 | 3.5 | 3.3 |
| 112   | 5.6 | 5.3 | 4.9 | 4.7 | 4.4 | 4.1 | 3.9 | 3.7 | 3.5 | 3.2 |
| 113   | 5.6 | 5.2 | 4.9 | 4.6 | 4.4 | 4.1 | 3.9 | 3.6 | 3.4 | 3.2 |
| 114   | 5.6 | 5.2 | 4.9 | 4.6 | 4.3 | 4.1 | 3.9 | 3.6 | 3.4 | 3.2 |
| 115+  | 5.5 | 5.2 | 4.9 | 4.6 | 4.3 | 4.1 | 3.8 | 3.6 | 3.4 | 3.1 |

Appendix C. (Continued)

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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  | 4.2 | 4.1 | 3.9 | 3.8 | 3.7 | 3.5 | 3.4 | 3.3 | 3.3 | 3.2 |
| 101  | 4.1 | 3.9 | 3.7 | 3.6 | 3.5 | 3.4 | 3.2 | 3.1 | 3.1 | 3.0 |
| 102  | 3.9 | 3.7 | 3.6 | 3.4 | 3.3 | 3.2 | 3.1 | 3.0 | 2.9 | 2.8 |
| 103  | 3.8 | 3.6 | 3.4 | 3.3 | 3.2 | 3.0 | 2.9 | 2.8 | 2.7 | 2.6 |
| 104  | 3.7 | 3.5 | 3.3 | 3.2 | 3.0 | 2.9 | 2.7 | 2.6 | 2.5 | 2.4 |
| 105  | 3.5 | 3.4 | 3.2 | 3.0 | 2.9 | 2.7 | 2.6 | 2.5 | 2.4 | 2.3 |
| 106  | 3.4 | 3.2 | 3.1 | 2.9 | 2.7 | 2.6 | 2.4 | 2.3 | 2.2 | 2.1 |
| 107  | 3.3 | 3.1 | 3.0 | 2.8 | 2.6 | 2.5 | 2.3 | 2.2 | 2.1 | 2.0 |
| 108  | 3.3 | 3.1 | 2.9 | 2.7 | 2.5 | 2.4 | 2.2 | 2.1 | 1.9 | 1.8 |
| 109  | 3.2 | 3.0 | 2.8 | 2.6 | 2.4 | 2.3 | 2.1 | 2.0 | 1.8 | 1.7 |
| 110  | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 | 2.2 | 2.0 | 1.9 | 1.7 | 1.6 |
| 111  | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.8 | 1.6 | 1.5 |
| 112  | 3.0 | 2.8 | 2.6 | 2.4 | 2.2 | 2.0 | 1.9 | 1.7 | 1.5 | 1.4 |
| 113  | 3.0 | 2.8 | 2.6 | 2.4 | 2.2 | 2.0 | 1.8 | 1.6 | 1.5 | 1.3 |
| 114  | 3.0 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.8 | 1.6 | 1.4 | 1.3 |
| 115+   | 2.9 | 2.7 | 2.5 | 2.3 | 2.1 | 1.9 | 1.7 | 1.5 | 1.4 | 1.2 |

| Table II (continued)<br>(Joint Life and Last Survivor Expectancy)<br>(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+ |
| 110  | 1.5 | 1.4 | 1.3 | 1.2 | 1.1 | 1.1  |
| 111  | 1.4 | 1.2 | 1.1 | 1.1 | 1.0 | 1.0  |
| 112  | 1.3 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0  |
| 113  | 1.2 | 1.1 | 1.0 | 1.0 | 1.0 | 1.0  |
| 114  | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0  |
| 115+   | 1.1 | 1.0 | 1.0 | 1.0 | 1.0 | 1.0  |

Appendix C. Uniform Lifetime Table

| Table III<br>(Uniform Lifetime)   |                     |              |                     |
|---|---------------------|--------------|---------------------|
| (For Use by:<br>• Unmarried Owners,<br>• Married Owners Whose Spouses Are Not More Than 10 Years Younger, and<br>• Married Owners Whose Spouses Are Not the Sole Beneficiaries of Their IRAs) |                     |              |                     |
| Age   | Distribution Period | Age          | Distribution Period |
| 70  | 27.4                | 93           | 9.6                 |
| 71  | 26.5                | 94           | 9.1                 |
| 72  | 25.6                | 95           | 8.6                 |
| 73  | 24.7                | 96           | 8.1                 |
| 74  | 23.8                | 97           | 7.6                 |
| 75  | 22.9                | 98           | 7.1                 |
| 76  | 22.0                | 99           | 6.7                 |
| 77  | 21.2                | 100          | 6.3                 |
| 78  | 20.3                | 101          | 5.9                 |
| 79  | 19.5                | 102          | 5.5                 |
| 80  | 18.7                | 103          | 5.2                 |
| 81  | 17.9                | 104          | 4.9                 |
| 82  | 17.1                | 105          | 4.5                 |
| 83  | 16.3                | 106          | 4.2                 |
| 84  | 15.5                | 107          | 3.9                 |
| 85  | 14.8                | 108          | 3.7                 |
| 86  | 14.1                | 109          | 3.4                 |
| 87  | 13.4                | 110          | 3.1                 |
| 88  | 12.7                | 111          | 2.9                 |
| 89  | 12.0                | 112          | 2.6                 |
| 90  | 11.4                | 113          | 2.4                 |
| 91  | 10.8                | 114          | 2.1                 |
| 92  | 10.2                | 115 and over | 1.9                 |

This page is intentionally left blank



---

## Index



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.

---

---

**10% additional tax** [33](#), [56](#), [59](#)

**20% withholding** [27](#)

**2-year rule:**

SIMPLE IRAs [79](#)

**5-year rule** [38](#), [39](#)

**6% excise tax on excess**

contributions to Roth IRAs [67](#)

**60-day period for rollovers** [24](#)

---

## A

**Account balance** [35](#)

**Additional taxes** [51](#), [59](#)

(See also Penalties)

Reporting [62](#)

**Adjusted gross income (AGI)** [16](#), [64](#)

(See also Modified adjusted gross income (AGI))

Retirement savings contributions credit [80](#)

**Age 50:**

Contributions [10](#)

**Age 59 1/2 rule** [56](#)

**Age 70 1/2 rule** [12](#)

Required minimum distributions [35](#)

**Age limit:**

Traditional IRA [11](#)

**Airline payments** [70](#)

**Alimony** [8](#)

**Annuity contracts** [11](#)

Borrowing on [51](#)

Distribution from insurance company [41](#)

Distribution from IRA account [50](#)

Early distributions [57](#)

**Assistance** (See Tax help)

---

## B

**Basis:**

Inherited IRAs [22](#)

Roth IRAs [70](#)

Traditional IRAs [18](#)

**Beginning date, required** [35](#)

**Beneficiaries** [36–39](#)

Change of [35](#)

Death of beneficiary [37](#)

Early distributions to [57](#)

Individual as [38](#)

More than one [37](#), [40](#)

Not an individual [38](#)

Roth IRAs [76](#)

Sole beneficiary spouse more than 10 years younger [36](#)

**Bond purchase plans:**

Rollovers from [29](#)

---

**Bonds, retirement** (See Individual retirement bonds)

**Broker's commissions** [10](#), [12](#)

---

## C

**Change in marital status** [35](#)

**Change of beneficiary** [35](#)

**Charitable distributions, qualified** [41](#)

**Collectibles** [52](#)

**Community property** [10](#)

**Compensation:**

Alimony [8](#)

Defined [8](#)

Income included (Table 1-1) [8](#)

Nontaxable combat pay [8](#)

Self-employment [8](#)

Wages, salaries, etc. [8](#)

**Conduit IRAs** [27](#)

**Contribution limits:**

More than one IRA [11](#)

**Contributions:**

Designating the year [12](#)

Distributions in same year as [16](#)

Excess (See Excess contributions)

Less than maximum [11](#)

Matching (SIMPLE) [78](#)

Nondeductible (See Nondeductible contributions)

Not required [12](#)

Qualified reservist repayments [10](#)

Recharacterizing (See Recharacterization)

Retirement savings contributions credit [80](#)

Roth IRAs [63–68](#)

SIMPLE plans [78](#), [79](#)

Traditional IRAs [10](#), [11](#)

When to contribute [11](#)

Withdrawing before due date of return [33](#)

**Conversions:**

From SIMPLE IRAs [79](#)

To Roth IRAs [68](#)

**Credits:**

Retirement savings contributions credit [80](#), [81](#)

---

## D

**Death of beneficiary** [37](#)

**Deductions:**

Figuring reduced IRA deduction [16](#)

Phaseout [14](#)

Traditional IRAs [12–18](#)

**Deemed IRAs** [3](#), [63](#)

**Defined benefit plans** [13](#)

---

**Defined contribution plans** [13](#)

**Disabilities, persons with:**

Early distributions to [57](#)

**Distributions:**

After required beginning date [35](#)

Age 59 1/2 rule [56](#)

Beneficiaries (See Beneficiaries)

Contributions in same year as [16](#)

Delivered outside U.S. [50](#)

Figuring nontaxable and taxable amounts [43](#)

From individual retirement accounts [35](#)

From individual retirement annuities [35](#)

Fully or partly taxable [43](#)

Income from [16](#)

Inherited IRAs (See Inherited IRAs)

Insufficient [59](#)

Qualified charitable [41](#)

Qualified HSA funding [42](#)

Qualified reservist [59](#)

Roth IRAs [70–75](#)

Ordering rules for [73](#)

Recapture amount [73](#)

SIMPLE IRAs [79](#)

Taxable status of [41](#)

**Divorce:**

Rollovers by former spouse [28](#)

Transfers incident to [29](#)

---

## E

**Early distributions** [51](#), [56–59](#)

(See also Penalties)

Age 59 1/2 rule [56](#)

Defined [56](#)

Disability exception [57](#)

First-time homebuyers, exception [58](#)

Higher education expenses, exception [58](#)

Medical insurance, exception [57](#)

Roth IRAs [71](#)

SIMPLE IRAs [80](#)

Tax [33](#)

Unreimbursed medical expenses, exception [57](#)

**Education expenses** [58](#)

**Employer and employee association trust accounts** [9](#)

**Employer plans:**

Covered by [13](#)

Year(s) covered [13](#)

**Employer retirement plans** [13](#)

Defined benefit plans [13](#)

Defined contribution plans [13](#)

---

Effect of modified AGI on deduction (Table 1-2) [15](#)  
Limit if covered by [14](#)  
Prohibited transactions [51](#)  
**Endowment contracts** (See Annuity contracts)  
**Estate tax** [51](#)  
Deduction for inherited IRAs [22](#)  
**Excess accumulations** [59–62](#)  
Roth IRAs [76](#)  
**Excess contributions** [52–56](#)  
Closed tax year [56](#)  
Deducted in earlier year [55](#)  
Deductible this year (Worksheet 1-6) [55](#)  
Deductible this year if any were deducted in closed tax year (Worksheet 1-7) [56](#)  
Deducting in a later year [55](#)  
Due to incorrect rollover information [55](#)  
Recharacterizing [30](#)  
Roth IRAs [67](#)  
Tax [34](#)  
Withdrawn after due date of return [55](#)  
Withdrawn by due date of return [53](#)  
**Exempt transactions** [52](#)  
**Exxon Valdez settlement income** [29, 70](#)

---

## F

**Failed financial institutions** [41](#)  
**Federal judges** [13](#)  
**Fiduciaries:**  
Prohibited transactions [51](#)  
**Filing before IRA contribution is made** [12](#)  
**Filing status** [11](#)  
Deduction phaseout and [16](#)  
**Firefighters, volunteer** [14](#)  
**First-time homebuyers** [58](#)  
**Five-year rule** (See 5-year rule)  
**Form 1040:**  
Modified AGI calculation from [16](#)  
**Form 1040A:**  
Modified AGI calculation from [16](#)  
**Form 1099-R** [50](#)  
Distribution code 1 used on [62](#)  
Letter codes used on [50](#)  
Number codes used on [50](#)  
Withdrawal of excess contribution [53](#)  
**Form 5329** [59, 62](#)  
Recapture tax [57](#)  
**Form 8606** [17, 43, 48](#)  
Failure to file, penalty [17](#)  
**Form 8880** [81](#)  
**Form W-2:**  
Employer retirement plans [13](#)

**Free tax services** [81](#)  
**Frozen deposits** [25](#)  
**Full-time student:**  
Retirement savings contributions credit [80](#)

---

## H

**Help** (See Tax help)  
**Higher education expenses** [58](#)  
**How to:**  
Set up an IRA [8](#)  
Treat withdrawn contributions [53](#)  
**HSA funding distributions, qualified** [42](#)

---

## I

**Individual retirement accounts** [9](#)  
Distributions from [35](#)  
**Individual retirement annuities** [9](#)  
Distributions from [35](#)  
**Individual retirement arrangements (IRAs):**  
How to set up [8](#)  
When to set up [8](#)  
**Individual retirement bonds** [9](#)  
Cashing in [50](#)  
**Inherited IRAs** [18–22](#)  
Rollovers [25](#)  
**Insufficient distributions** [59](#)  
**Interest on IRA** [3](#)  
**Investment in collectibles:**  
Collectibles defined [52](#)  
Exception [52](#)

---

## K

**Kay Bailey Hutchison Spousal IRAs:**  
Contribution limits [11](#)  
Deductions [12](#)  
Roth IRA contribution limits [64](#)  
**Keogh plans:**  
Rollovers from [28](#)

---

## L

**Last-in first-out rule** [33](#)  
**Life expectancy** [36](#)  
Tables (Appendix C) [94](#)  
**Life insurance** [28](#)  
**Losses:**  
Roth IRAs [76](#)  
Traditional IRAs [48](#)

---

## M

**Marital status, change in** [35](#)  
**Matching contributions (SIMPLE)** [78](#)

**Medical expenses, unreimbursed** [57](#)  
**Medical insurance** [57](#)  
**Military death gratuities** [69](#)  
**Minimum distribution** (See Required minimum distribution)  
**Missing children, photographs of** [3](#)  
**Modified adjusted gross income (AGI):**  
Employer retirement plan coverage and deduction (Table 1-2) [15](#)  
Figuring (Worksheet 1-1) [17](#)  
No employer retirement plan coverage and deduction (Table 1-3) [15](#)  
Roth IRAs [64](#)  
Effect on contribution amount (Table 2-1) [66](#)  
**More than one beneficiary** [37](#)  
**More than one IRA** [11](#)  
Recharacterization [32](#)  
Required minimum distribution [40](#)

---

## N

**Nondeductible contributions** [17, 59](#)  
Failure to report [17](#)  
Overstatement penalty [17](#)  
**Notice:**  
Qualified employer plan to provide prior to rollover distribution [26](#)  
Rollovers [23](#)

---

## P

**Partial rollovers** [25, 28](#)  
**Penalties** [51–62](#)  
Early distributions [56–59](#)  
Excess accumulations [59–62](#)  
Excess contributions [52–56](#)  
Roth IRAs [67](#)  
Exempt transactions [52](#)  
Failure to file Form 8606 [17](#)  
Overstatement of nondeductible contributions [17](#)  
Prohibited transactions [51, 52](#)  
Reporting [62](#)  
SIMPLE IRAs [80](#)  
**Phaseout of deduction** [14](#)  
**Pledging account as security** [51](#)  
**Prohibited transactions** [51, 52](#)  
Taxes on [52](#)  
**Publications** (See Tax help)

---

## Q

**Qualified charitable distributions** [41](#)  
**Qualified domestic relations orders (QDROs)** [28](#)  
**Qualified settlement income** [29, 70](#)



---

## R

### Recapture tax:

Changes in distribution method [57](#)

### Receivership distributions [57](#)

### Recharacterization [30–32](#)

Determining amount of net income due to contribution and total amount to be recharacterized (Worksheet 1-3) [31](#)

Reporting [32](#)

SIMPLE employer contributions [79](#)

Timing of [32](#)

### Reconversion [31](#)

### Recordkeeping requirements:

Summary record of traditional IRAs for 2013 (Appendix A) [86](#)

Traditional IRAs [18](#)

### Reporting:

Additional taxes [62](#)

Deductible contributions [17](#)

Nontaxable distribution on Form 8606 [43](#)

Recharacterization [32](#)

Rollovers:

From employer plans [29](#)

From IRAs [25](#)

Taxable amounts [50](#)

Taxable distributions [51](#)

### Required beginning date [35](#)

### Required minimum distribution [3, 34–41](#)

Distribution period [35](#)

During lifetime [36](#)

Figuring [35](#)

For beneficiary [38](#)

Table to use [39](#)

Installments allowed [40](#)

In year of owner's death [36](#)

More than one IRA [40](#)

Sole beneficiary spouse who is more than 10 years younger [36](#)

### Reservists [14](#)

Qualified reservist distribution [59](#)

Qualified reservist repayments [10](#)

### Retirement bonds (See Individual retirement bonds)

### Retirement savings contributions credit [80, 81](#)

### Rollovers [22–29](#)

Airline payments [70](#)

Amount [24](#)

Choosing an option (Table 1-5) [27](#)

Completed after 60-day period [24](#)

Conduit IRAs [27](#)

Direct rollover option [27](#)

Extension of period [24](#)

From bond purchase plan [29](#)

From employer's plan into an IRA [26](#)

From employer's plan into a Roth IRA [69](#)

From Keogh plans [28](#)

From one IRA into another [25](#)

From Roth IRAs [69](#)

From traditional IRA [23](#)

Inherited IRAs [25](#)

Nonspouse beneficiary [26](#)

Notice [23](#)

Partial [25, 28](#)

SIMPLE IRAs [79](#)

Tax treatment of rollover from traditional IRA to eligible retirement plan other than an IRA [23](#)

Time limit [24](#)

To Roth IRAs [68](#)

To traditional IRA [23](#)

Waiting period between [25, 27](#)

Withholding (See Withholding)

### Roth IRAs [62–76](#)

Age limit [64](#)

Contribution limit reduced [64](#)

Determining reduced limit (Worksheet 2-2) [67](#)

Contributions [63–68](#)

Timing of [64](#)

To traditional IRAs and to Roth IRAs [64](#)

Conversion [29, 30, 68](#)

Defined [63](#)

Distributions [70–75](#)

After death of owner [76](#)

Insufficient [76](#)

Ordering rules for [73](#)

Early distributions [71](#)

Excess accumulations [76](#)

Excess contributions [67](#)

Figuring taxable part [75](#)

Losses [76](#)

Modified AGI:

Effect on contribution amount (Table 2-1) [66](#)

Figuring (Worksheet 2-1) [65](#)

Rollovers from [69](#)

Setting up [63](#)

Spouse [64](#)

Traditional IRAs converted into [29](#)

Withdrawing or using assets [75](#)

---

## S

### Salary reduction arrangement [77](#)

### Savings Incentive Match Plans for Employees (See SIMPLE IRAs)

### Section 501(c)(18) plan [10, 11](#)

### Self-employed persons:

Deductible contributions [17](#)

Income of [8](#)

SIMPLE plans [77](#)

### Separated taxpayers:

Filing status of [16](#)

### SEP IRAs:

Recharacterizing to [30](#)

### Servicemembers group life insurance [69](#)

### Services received at reduced or no cost [52](#)

### SIMPLE IRAs [77–79](#)

Contributions [78, 79](#)

Conversion from [79](#)

Distributions [79](#)

Early distributions [61, 80](#)

Eligible employees [77](#)

Penalties [80](#)

Recharacterizing to [30](#)

Rollovers [79](#)

Salary reduction contribution limits [78](#)

Self-employed persons [77](#)

SIMPLE plan, defined [77](#)

Traditional IRA, mistakenly moved to [30, 79](#)

Two-year rule [79](#)

Withdrawing or using assets [79](#)

### Simplified employee pensions (SEPs) [9](#)

### Social Security recipients [14](#)

Contributions to traditional IRAs, worksheet (Appendix B) [88, 91](#)

### Spousal IRAs (See Kay Bailey

Hutchison Spousal IRAs or Inherited IRAs)

### Students:

Education expenses [58](#)

Retirement savings contributions credit [80](#)

### Surviving spouse [36, 39](#)

Rollovers by [28](#)

---

## T

### Table I (Single Life Expectancy) [94](#)

### Table II (Joint Life and Last Survivor Expectancy) [96](#)

### Table III (Uniform Lifetime) [110](#)

### Tables:

Compensation, types of (Table 1-1) [8](#)

Life expectancy (Appendix C) [94](#)

Modified AGI:

Employer retirement plan coverage and deduction (Table 1-2) [15](#)

No employer retirement plan coverage and deduction (Table 1-3) [15](#)

Roth IRAs, effect on contribution (Table 2-1) [66](#)

Rollover vs. direct payment to taxpayer (Table 1-5) [27](#)

Using this publication (Table I-1) [5](#)  
**Tax advantages of IRAs** [3](#)  
**Tax credits:**  
Retirement savings contributions credit [80](#), [81](#)  
**Tax help** [81](#)  
**Tax-sheltered annuities:**  
Rollovers from [28](#)  
**Tax year** [13](#)  
**Traditional IRAs** [7–62](#)  
Age 59 1/2 rule [56](#)  
Contribution limits [10](#), [11](#)  
Contributions [10](#), [11](#)  
Due date [12](#)  
To Roth IRAs and to traditional IRAs [64](#)  
Converting into Roth IRA [29](#)  
Cost basis [18](#)  
Deductions [12–18](#)  
Defined [7](#)  
Disclosures [9](#)  
Excess contributions [52–56](#)  
Inherited IRAs [18–22](#)  
Losses [48](#)  
Loss of IRA status [52](#)  
Mistakenly moved to SIMPLE IRA [30](#), [79](#)  
Recordkeeping [18](#)  
Reduced IRA deduction for 2013 [18](#)  
Rollovers (See Rollovers)  
Setting up [7–10](#)  
Social Security recipients [14](#), [88](#), [91](#)

Summary record for 2013 (Appendix A) [86](#)  
Transfers [22](#)  
Types of [9](#)  
Withdrawing or using assets [32–34](#)  
**Transfers** [22](#)  
Divorce [29](#)  
To Roth IRAs [22](#), [68](#)  
Trustee to trustee [22](#), [68](#)  
**Trustees' fees** [10](#), [12](#)  
**Trustee-to-trustee transfers** [22](#)  
To Roth IRAs [68](#)  
**Trusts:**  
As beneficiary [40](#)  
**TTY/TDD information** [81](#)  
**Two-year rule:**  
SIMPLE IRAs [79](#)

---

**U**  
**Unreimbursed medical expenses** [57](#)

---

**V**  
**Volunteer firefighters** [14](#)

---

**W**  
**Withdrawing or using assets:**  
Contribution withdrawal, before due date of return [33](#)  
Determining total amount to be withdrawn (Worksheet 1-4) [33](#)

Roth IRAs [75](#)  
SIMPLE IRAs [79](#)  
Traditional IRAs [32–34](#)  
**Withholding** [50](#)  
Direct rollover option [27](#)  
Eligible rollover distribution paid to taxpayer [26](#)  
**Worksheets:**  
Excess contributions deductible this year (Worksheet 1-6) [55](#)  
If any were deducted in closed tax year (Worksheet 1-7) [56](#)  
Figuring amount of net income due to IRA contribution and total amount to be recharacterized (Worksheet 1-3) [31](#)  
Figuring amount of net income due to IRA contribution and total amount to be withdrawn (Worksheet 1-4) [33](#)  
Figuring modified AGI (Worksheet 1-1) [17](#)  
Roth IRAs:  
Figuring modified AGI (Worksheet 2-1) [65](#)  
Figuring reduced contribution limit (Worksheet 2-2) [67](#)  
Social Security recipients who contribute to traditional IRAs (Appendix B) [88](#), [91](#)

---