

IRA
REQUIRED MINIMUM DISTRIBUTION
WORKSHEET

You can use this worksheet to figure out this year's required minimum distribution (RMD) for your Traditional Individual Retirement Account (IRA) **ONLY** if your spouse¹ is the sole beneficiary of your IRA and he or she is more than 10 years younger than you.

Remember that you must receive the RMD for the year you turn age 70 ½ by April 1st of the following year. For all subsequent years, you must receive your RMD by December 31st of that year. For additional information, please refer to [Publication 590, Individual Retirement Arrangements \(IRAs\)](#).

1. IRA balance² on December 31st of the previous year _____
2. Your age on your birthday this year _____
3. Your spouse's age on his or her birthday this year _____
4. Life expectancy from the [table](#) at the intersection of your and your spouse's ages _____
5. Your RMD this year from this IRA equals the amount on line 1 divided by the number entered on line 4 _____
6. **REPEAT STEPS 1 THROUGH 5 FOR EACH OF YOUR IRAs**
(Once you determine a separate RMD from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs) _____

¹ Generally, your marital status is determined as of January 1st of each year. If your spouse is the beneficiary of your IRA on January 1st, he or she remains a beneficiary only for purposes of calculating the RMD for that IRA even if you get divorced or your spouse dies during the year. See [Publication 590, Individual Retirement Arrangements \(IRAs\)](#), for complete details.

² Your IRA balance must be increased by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31st of the previous year. See [Publication 590, Individual Retirement Arrangement \(IRAs\)](#), for additional information.