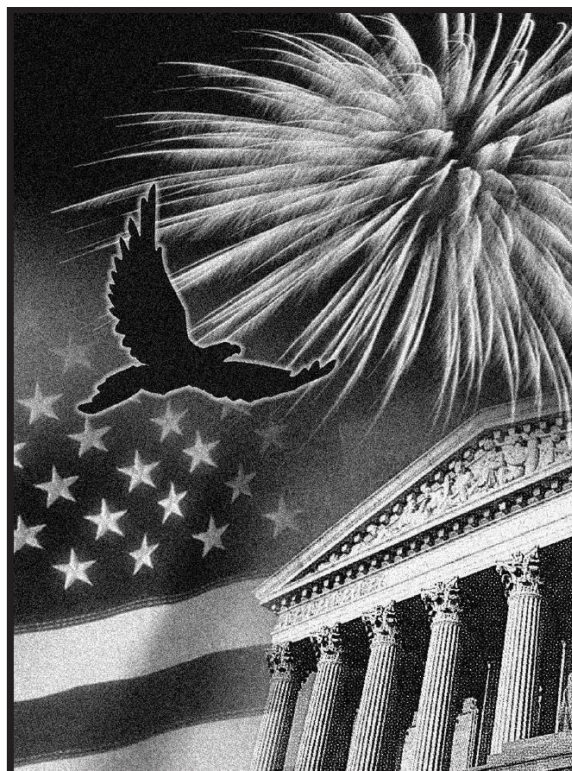


Publication 590-B

Distributions from Individual Retirement Arrangements (IRAs)

For use in preparing **2022** Returns

Volume 3 of 3



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3.

Disaster-Related Relief

Introduction

Special rules apply to tax-favored withdrawals, income inclusion, and repayments for individuals who suffered economic losses as a result of certain major disasters. See [*Qualified Disaster Recovery Distributions*](#) and [*Qualified Disaster Distributions*](#), later, for more information.

The principles set forth in Notice 2005-92, 2005-51 I.R.B. 1165, available at [*IRS.gov/IRB/2020-28 IRB*](#) (which provides guidance on the tax-favored treatment of distributions for victims of Hurricane Katrina), and Notice 2020-50, 2020-28 I.R.B. 35, available at [*IRS.gov/IRB/ 2020-28 IRB*](#) (which provides guidance on the tax-favored treatment of distributions for individuals

impacted by the coronavirus pandemic), generally also apply to these rules.

If you received a qualified disaster recovery distribution or a qualified disaster distribution (both defined later), it is taxable, but isn't subject to the 10% additional tax on early distributions. The taxable amount is figured in the same manner as other IRA distributions. However, the distribution is included in income ratably over 3 years unless you elect to report the entire amount in the year of distribution. For example, if you received a \$60,000 qualified disaster distribution in 2020, you can include \$20,000 in your income in 2020, 2021, and 2022. However, you can elect to include the entire distribution in your income in the year it was received. Also, you can repay the distribution and not be taxed on the distribution. See [*Repayment of Qualified Disaster and Qualified Disaster Recovery Distributions*](#), later.



Please be advised the distribution limit for qualified disaster recovery distributions is not the same as the limit for qualified disaster distributions. See [Distribution limit for qualified disaster recovery distributions](#) and [Distribution limit for qualified disaster distributions](#), for more information.

If you received a distribution from an eligible retirement plan to purchase or construct a main home but didn't purchase or construct a main home because of a major disaster, you may be able to repay the distribution and not pay income tax or the 10% additional tax on early distributions. See [Recontribution of Qualified Distributions for the Purchase or Construction of a Main Home](#), later.

Use Forms 8915-C, 8915-D, and 8915-F to report qualified disaster distributions and repayments. Also report repayments of qualified distributions for home purchases and construction that were canceled because of

qualified 2018, 2019, 2020, or later disasters on Form 8915-C, 8915-D, or 8915-F, as applicable.

Qualified Disaster Recovery Distributions

Qualified disaster recovery distributions.

A qualified disaster recovery distribution is a qualified disaster distribution that meets certain criteria as described in the SECURE 2.0 Act of 2022. It is a distribution made from an [eligible retirement plan](#) to an individual whose [main home](#) was in a [qualified disaster area](#) during the period described in [Qualified disaster recovery distribution](#), later. This individual must have sustained an [economic loss](#) because of the disaster.

Main home (principal place of abode).

Generally, your main home is the home where you live most of the time. A temporary absence due to special circumstances, such as illness, education, business, military service,

evacuation, or vacation, won't change your main home.

Qualified disaster. A qualified disaster means any disaster declared by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020.

Qualified disaster area. A qualified disaster area means any area with respect to which the major disaster was declared under the Robert T. Stafford Disaster Relief and Emergency Assistance Act. This term does not include any area which is a qualified disaster area solely by reason of section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020.



A qualified disaster area under section 301 of the Taxpayer Certainty and Disaster Tax Relief Act of 2020 would be a major disaster that was declared by the President during the period between January

1, 2020, and February 25, 2021. Also, this disaster must have an incident period that began on or after December 28, 2019, and on or before December 27, 2020, and must have ended no later than January 26, 2021. The definition of a qualified disaster loss does not extend to any major disaster which has been declared only by reason of COVID-19.

Incident period. The incident period for any qualified disaster is the period specified by the Federal Emergency

Management Agency (FEMA) as the period during which the disaster occurred.

Qualified disaster recovery distribution. A qualified disaster recovery distribution is any distribution:

- Made on or after the first day of the [incident period](#) of a qualified disaster and before the date that is 180 days after the [applicable date](#) with respect to such disaster; and

- Made to an individual whose [principal place of abode](#) at any time during the [incident period](#) of such qualified disaster is located in the qualified disaster area; and
- That individual has sustained an [economic loss](#) by reason of such qualified disaster.

Applicable date. The term applicable date means the latest of:

- December 29, 2022;
- The first date of the [incident period](#) for the qualified disaster; or
- The declaration date of the qualified disaster.

Distribution limit for qualified disaster recovery distributions. The total of your qualified disaster recovery distributions from all plans is limited to \$22,000 per disaster. If you take distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total amount of your distribution

exceeds \$22,000, you may allocate the \$22,000 limit among the plans by any reasonable method you choose.

Economic loss. Qualified disaster distributions are permitted without regard to your need or the actual amount of your economic loss. Examples of an economic loss include, but aren't limited to:

1. Loss, damage to, or destruction of real or personal property from fire, flooding, looting, vandalism, theft, wind, or other cause;
2. Loss related to displacement from your home; or
3. Loss of livelihood due to temporary or permanent layoffs.

Eligible retirement plan. An eligible retirement plan can be any of the following.

- A qualified pension, profit-sharing, or stock bonus plan (including a 401(k) plan).
- The federal Thrift Savings Plan.
- A qualified annuity plan.
- A tax-sheltered annuity contract.
- A governmental section 457 deferred compensation plan.
- A traditional, SEP, SIMPLE, or Roth IRA.

Qualified Disaster Distributions

The definition of a qualified disaster distribution is a distribution made from an [eligible retirement plan](#) to an individual whose main home was in a qualified disaster area (described next) at any time during that disaster's [incident period](#) and who sustained an [economic loss](#) because of the disaster.

Qualified disaster area for qualified disaster distributions. A qualified disaster

area is any area with respect to which a major disaster was declared after 2017 and before February 26, 2021, by the President under section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, except the California wildfire disaster area defined in the Bipartisan Budget Act of 2018, or any area with respect to which a major disaster has been declared solely due to COVID-19.

Incident period for qualified distributions. The incident period for any qualified disaster is the period specified by the Federal Emergency Management Agency (FEMA) as the period during which the disaster occurred, but not including any dates before 2018. This includes those disasters that occurred on or after December 28, 2020, and continued no later than January 26, 2021.

Qualified disaster distribution. Qualified disaster distributions for 2018, 2019, and 2020

disasters are those distributions from an [eligible retirement plan](#):

1. Made on or after the first day of the incident period of a qualified disaster and before June 17, 2020 (before June 25, 2021, for a qualified 2020 disaster);
2. Made to an individual whose [main home](#) at any time during the incident period of such qualified disaster was in the qualified disaster area; and
3. That individual sustained an [economic loss](#) because of the disaster.

Distribution limit for qualified disaster distributions. The total of your qualified disaster distributions from all plans is limited to \$100,000 per disaster for certain major disasters that occurred in 2018, 2019, and 2020. If you take distributions from more than one type of plan, such as a 401(k) plan and an IRA, and the total amount of your

distributions exceeds \$100,000 for a single disaster, you may allocate the \$100,000 limit among the plans by any reasonable method you choose.

Example. In 2020, you received a distribution of \$50,000. In 2021, you receive a distribution of \$125,000 for the same disaster. Separately, each distribution meets the requirements for a qualified disaster distribution. If you decide to treat the entire \$50,000 received in 2020 as a qualified disaster distribution, only \$50,000 of the 2021 distribution can be treated as a qualified disaster distribution for the same disaster.

Taxation of Qualified Disaster and Qualified Disaster Recovery Distributions

Qualified disaster or qualified disaster recovery distributions are included in income in equal amounts over 3 years. However, if you elect, you can include the entire

distribution in your income in the year it was received.

Qualified disaster or qualified disaster recovery distributions aren't subject to the 10% additional tax (or the additional 25% tax for certain distributions from SIMPLE IRAs) on early distributions from qualified retirement plans (including IRAs). Also, if you are receiving substantially equal periodic payments from a qualified retirement plan, the receipt of a qualified disaster distribution (or qualified disaster recovery distribution) from that plan won't be treated as a change in those substantially equal payments merely because of that distribution. However, any distributions you received in excess of the \$100,000 qualified disaster distribution limit (or the \$22,000 qualified disaster recovery distribution limit), may be subject to the additional tax on early distributions.

Repayment of Qualified Disaster and Qualified Disaster Recovery Distributions

If you choose, you can generally repay any portion of a qualified disaster distribution (or qualified disaster recovery distribution) that is eligible for tax-free rollover treatment to an eligible retirement plan. Also, you can repay a qualified disaster distribution made on account of a hardship from a retirement plan. However, see Exceptions, later, for qualified disaster distributions (or qualified disaster recovery distributions) you cannot repay.

You have 3 years from the day after the date you received the qualified disaster distribution (or qualified disaster recovery distribution) to make a repayment. The amount of your repayment can't be more than the amount of the original distribution. Amounts that are repaid are treated as trustee-to-trustee transfers and are not included in income.

Also, for purposes of the one-rollover-per-year limitation for IRAs, a repayment to an IRA is not considered a rollover.

For more information on how to report distributions and repayments, see the Instructions for Form 8915-C (in the case of qualified 2018 disasters), the Instructions for Form 8915-D (in the case of qualified 2019 disasters), or the Instructions for Form 8915-F (in the case of qualified distributions received in 2020 and later years).

Exceptions. You cannot repay the following types of distributions.

1. Qualified disaster distributions (or qualified disaster recovery distributions) received as a beneficiary (other than as a surviving spouse).
2. Required minimum distributions.

3. Periodic payments (other than from an IRA) that are for:
 - a. A period of 10 years or more,
 - b. Your life or life expectancy, or
 - c. The joint lives or joint life expectancies of you and your beneficiary.

Repayment of distributions if reporting under the 1-year election. If you elect to include all of your qualified disaster distributions (or qualified disaster recovery distributions) received in a year in income for that year and then repay any portion of the distribution during the allowable 3-year period, the amount repaid will reduce the amount included in income for the year of distribution. If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file, with an amended return, a revised Form 8915-C (if the repayment is for

a qualified 2018 disaster distribution), a revised Form 8915-D (if the repayment is for a qualified 2019 disaster distribution), or a revised Form 8915-F (in the case of qualified distributions received in 2020 and later years). See [Amending Your Return](#), later.

Example. Maria received a \$45,000 qualified disaster distribution on November 1, 2020. After receiving reimbursement from her insurance company for a casualty loss, Maria repays \$45,000 of the qualified distribution on March 31, 2021. She reported the distribution and the repayment on Form 8915-E, which she filed with her timely filed 2020 tax return. As a result, no portion of the distribution is included in income on her return.

Repayment of distributions if reporting under the 3-year method. If you are reporting the distribution in income over a 3-year period and you repay any portion of the distribution to an eligible retirement plan before filing your 2020 tax return, the

repayment will reduce the portion of the distribution that is included in income in 2020. If you repay a portion after the due date (including extensions) for filing your 2020 return, the repayment will reduce the portion of the distribution that is included in income on your 2021 return, unless you are eligible to amend your 2018, 2019, or 2020 return, as applicable. If, during a year in the 3-year period, you repay more than is otherwise includible in income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

Example. John received a \$90,000 qualified disaster distribution from his pension plan on November 15, 2019. He doesn't elect to include the entire distribution in his 2019 income, but elects to include \$30,000 on each of his 2019, 2020, and 2021 returns. On November 10, 2020, John repays \$45,000. He makes no other repayments during the allowable 3-year period. John may report the

distribution and repayment in either of the following ways.

- Report \$0 in income on his 2020 return, and carry the \$15,000 excess repayment (\$45,000 – \$30,000) forward to 2021 and reduce the amount reported in that year to \$15,000.
- Report \$0 in income on his 2020 return, report \$30,000 on his 2021 return, and file an amended return for 2019 to reduce the amount previously included in income to \$15,000 (\$30,000 – \$15,000).

Reporting repayments. See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you repaid, in whole or in part, before June 18, 2020 (June 25, 2021, for qualified 2020 distributions). Also, use Form 8915-F for qualified disaster

recovery distributions that you receive as a result of qualified disasters occurring after January 25, 2021.

Recontribution of Qualified Distributions for the Purchase or Construction of a Main Home

If you received a qualified distribution to purchase or construct a main home in certain major disaster areas, you can recontribute all or any part of that distribution to an [eligible retirement plan](#) during the period beginning on the first day of the incident period of a qualified disaster and ending on June 17, 2020 (June 25, 2021, for qualified 2020 distributions).

Qualified home purchase distribution. To be a qualified distribution for the purpose of a home purchase or construction, the distribution must meet all of the following requirements.

1. The distribution is a hardship distribution from a 401(k) plan, a hardship distribution from a tax-sheltered annuity plan (403(b) plan), or a qualified first-time homebuyer distribution from an IRA.
2. The distribution was received during the period beginning on the date which is 180 days before the first day of the incident period of the qualified disaster and ending on the date which is 30 days after the last day of such incident period.
3. The distribution was to be used to purchase or construct a main home in the disaster area and the home was not purchased or constructed because of the disaster.

Any amount that is recontributed during the period beginning on the first day of the incident period of such qualified disaster and ending on June 17, 2020 (June 25, 2021, for

qualified 2020 distributions), is treated as a trustee-to-trustee transfer and is not included in income. Also, for purposes of the one-rollover-per-year limitation for IRAs, a recontribution to an IRA is not considered a rollover.

A qualified distribution not recontributed before June 18, 2020 (June 26, 2021, for qualified 2020 distributions), may be taxable for 2020 (the year distributed) and subject to the additional 10% tax (or the additional 25% tax for certain SIMPLE IRAs) on early distributions.

See Form 8915-C (for qualified 2018 disaster distributions), Form 8915-D (for qualified 2019 disaster distributions), or Form 8915-F (for qualified 2020 disaster distributions) if you received a qualified distribution that you recontributed, in whole or in part, before June 18, 2020 (June 26, 2021, for qualified 2020 distributions). See Form 8915-F for qualified disasters that occur after January 25, 2021.

Recontributing a qualified home purchase distribution under the SECURE 2.0 Act of 2020. The requirements of the distribution are the same as a [qualified home purchase distribution](#) received for a home purchase or construction. You must make the retribution (or recontributions) during the applicable period for the disaster. The applicable period for the disaster is the period beginning on the first day of the [incident period](#) of such qualified disaster and ending on the date which is 180 days after the [applicable date](#) for that disaster.

Coronavirus-Related Distributions

In tax year 2020, you were able to take a coronavirus-related distribution from a retirement plan if that distribution was made:

1. Before December 31, 2020; and
2. To a qualified individual.

Generally, you were a qualified individual if you, your spouse, or your dependent was diagnosed with the virus SARS-Covid-2 or with coronavirus disease 2019 or if you experienced adverse financial consequences as a result of the coronavirus pandemic.

Repayment of Qualified Coronavirus-Related Distributions

The 1-year election. If you made a qualified coronavirus-related distribution before December 31, 2020, you could elect to include all that distribution in your income for 2020 and then repay any portion of it during the allowable 3-year period. The amount repaid reduces the amount included in income for the year of the distribution.

The 3-year election. If you are reporting the qualified coronavirus-related distribution in income over a 3-year period and, during a year in the 3-year period, you repay more than the amount that is otherwise includible

income for that year, the excess may be carried forward or back to reduce the amount included in income for the year.

If the repayment is made after the due date (including extensions) for your return for the year of distribution, you will need to file a revised Form 8915-F with an amended return. See *Amending Your Return*, later.

Additional Disaster Relief Issues

Amending Your Return

If, after filing your original return, you make a repayment, the repayment may reduce the amount of your qualified disaster distributions that were previously included in income.

Depending on when a repayment is made, you may need to file an amended tax return to refigure your taxable income.

If you make a repayment by the due date of your original return (including extensions),

include the repayment on your amended return.

If you make a repayment after the due date of your original return (including extensions), include it on your amended return only if either of the following applies.

- You elected to include all of your qualified disaster distributions in income in the year of the distribution (not over 3 years) on your original return.
- The amount of the repayment exceeds the portion of the qualified disaster distributions that are includible in income for 2021 and you choose to carry the excess back to your 2019 or 2020 tax return.

Example. You received a qualified disaster distribution in the amount of \$90,000 on October 16, 2019. You choose to spread the \$90,000 over 3 years (\$30,000 in income for 2019, 2020, and 2021). On November 19,

2021, you make a repayment of \$45,000. For 2021, none of the qualified disaster distribution is includible in income. The excess repayment of \$15,000 can be carried back to 2020 or 2019, as applicable.

File Form 1040-X to amend a return you have already filed. Generally, Form 1040-X must be filed within 3 years after the date the original return was filed, or within 2 years after the date the tax was paid, whichever is later.

Mandatory 60-Day Postponement

Certain taxpayers affected by a federally declared disaster that is declared after December 20, 2019, may be eligible for a mandatory 60-day postponement for certain tax deadlines such as filing or paying income, excise, and employment taxes; and making contributions to a traditional IRA or Roth IRA.

The period beginning on the earliest incident date specified in the disaster declaration and

ending on the date that is 60 days after either the earliest incident date or the date of the declaration, whichever is later, is the period during which the deadlines are postponed.

For information about disaster relief available in your area, including postponements, go to [*IRS News Around the Nation*](#).

How To Get Tax Help

If you have questions about a tax issue; need help preparing your tax return; or want to download free publications, forms, or instructions, go to [*IRS.gov*](#) to find resources that can help you right away.

Preparing and filing your tax return. After receiving all your wage and earnings statements (Forms W-2, W-2G, 1099-R, 1099-MISC, 1099-NEC, etc.); unemployment compensation statements (by mail or in a digital format) or other government payment

statements (Form 1099-G); and interest, dividend, and retirement statements from banks and investment firms (Forms 1099), you have several options to choose from to prepare and file your tax return. You can prepare the tax return yourself, see if you qualify for free tax preparation, or hire a tax professional to prepare your return.

Free options for tax preparation. Go to [IRS.gov](https://www.irs.gov) to see your options for preparing and filing your return online or in your local community, if you qualify, which include the following.

- **Free File.** This program lets you prepare and file your federal individual income tax return for free using brand-name tax-preparation-and-filing software or Free File fillable forms. However, state tax preparation may not be available through Free File. Go to [IRS.gov/FreeFile](https://www.irs.gov/FreeFile) to see if you qualify for free online federal tax

preparation, e-filing, and direct deposit or payment options.

- **VITA.** The Volunteer Income Tax Assistance (VITA) program offers free tax help to people with low-to-moderate incomes, persons with disabilities, and limited-English-speaking taxpayers who need help preparing their own tax returns. Go to [IRS.gov/VITA](https://www.irs.gov/VITA), download the free IRS2Go app, or call 800-906-9887 for information on free tax return preparation.
- **TCE.** The Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older. TCE volunteers specialize in answering questions about pensions and retirement-related issues unique to seniors. Go to [IRS.gov/TCE](https://www.irs.gov/TCE), download the free IRS2Go app, or call 888-227-7669 for information on free tax return preparation.

- **MilTax.** Members of the U.S. Armed Forces and qualified veterans may use MilTax, a free tax service offered by the Department of Defense through Military OneSource. For more information, go to [MilitaryOneSource](https://www.militaryonesource.com/miltax) ([MilitaryOneSource.mil/MilTax](https://www.militaryonesource.com/miltax)).

Also, the IRS offers Free Fillable Forms, which can be completed online and then filed electronically regardless of income.

Using online tools to help prepare your return. Go to [IRS.gov/Tools](https://www.irs.gov/tools) for the following.

- The [Earned Income Tax Credit Assistant](https://www.irs.gov/eitcassistant) ([IRS.gov/EITCAssistant](https://www.irs.gov/eitcassistant)) determines if you're eligible for the earned income credit (EIC).
- The [Online EIN Application](https://www.irs.gov/ein) ([IRS.gov/EIN](https://www.irs.gov/ein)) helps you get an employer identification number (EIN) at no cost.

- The [*Tax Withholding Estimator*](#) ([*IRS.gov/W4app*](https://www.irs.gov/W4app)) makes it easier for you to estimate the federal income tax you want your employer to withhold from your paycheck. This is tax withholding. See how your withholding affects your refund, take-home pay, or tax due.
- The [*First-Time Homebuyer Credit Account Look-up*](#) ([*IRS.gov/HomeBuyer*](https://www.irs.gov/HomeBuyer)) tool provides information on your repayments and account balance.
- The [*Sales Tax Deduction Calculator*](#) ([*IRS.gov/SalesTax*](https://www.irs.gov/SalesTax)) figures the amount you can claim if you itemize deductions on Schedule A (Form 1040).



Getting answers to your tax

questions. On IRS.gov, you can get up-to-date information on current events and changes in tax law.

- [IRS.gov/Help](https://www.irs.gov/help): A variety of tools to help you get answers to some of the most common tax questions.
- [IRS.gov/ITA](https://www.irs.gov/ita): The Interactive Tax Assistant, a tool that will ask you questions and, based on your input, provide answers on a number of tax law topics.
- [IRS.gov/Forms](https://www.irs.gov/forms): Find forms, instructions, and publications. You will find details on the most recent tax changes and interactive links to help you find answers to your questions.
- You may also be able to access tax law information in your electronic filing software.

Need someone to prepare your tax

return? There are various types of tax return preparers, including enrolled agents, certified public accountants (CPAs), accountants, and many others who don't have professional credentials. If you choose to have someone prepare your tax return, choose that preparer wisely. A paid tax preparer is:

- Primarily responsible for the overall substantive accuracy of your return,
- Required to sign the return, and
- Required to include their preparer tax identification number (PTIN).

Although the tax preparer always signs the return, you're ultimately responsible for providing all the information required for the preparer to accurately prepare your return. Anyone paid to prepare tax returns for others should have a thorough understanding of tax matters. For more information on how to

choose a tax preparer, go to [*Tips for Choosing a Tax Preparer*](#) on IRS.gov.

Coronavirus. Go to [*IRS.gov/Coronavirus*](#) for links to information on the impact of the coronavirus, as well as tax relief available for individuals and families, small and large businesses, and tax-exempt organizations.

Employers can register to use Business Services Online. The Social Security Administration (SSA) offers online service at [*SSA.gov/employer*](#) for fast, free, and secure online W-2 filing options to CPAs, accountants, enrolled agents, and individuals who process Form W-2, Wage and Tax Statement, and Form W-2c, Corrected Wage and Tax Statement.

IRS social media. Go to [*IRS.gov/SocialMedia*](#) to see the various social media tools the IRS uses to share the latest information on tax changes, scam alerts, initiatives, products, and services. At the IRS, privacy and security are our highest priority. We use these tools to

share public information with you. Don't post your social security number (SSN) or other confidential information on social media sites. Always protect your identity when using any social networking site.

The following IRS YouTube channels provide short, informative videos on various tax-related topics in English, Spanish, and ASL.

- [Youtube.com/irsvideos](https://www.youtube.com/irsvideos).
- [Youtube.com/irsvideomultilingua](https://www.youtube.com/irsvideomultilingua).
- [Youtube.com/irsvideosASL](https://www.youtube.com/irsvideosASL).

Watching IRS videos. The IRS Video portal ([IRSVideos.gov](https://www.irs.gov/irs/videos)) contains video and audio presentations for individuals, small businesses, and tax professionals.

Online tax information in other languages. You can find information on [IRS.gov/MyLanguage](https://www.irs.gov/MyLanguage) if English isn't your native language.

Free Over-the-Phone Interpreter (OPI) Service. The IRS is committed to serving our multilingual customers by offering OPI services. The OPI Service is a federally funded program and is available at Taxpayer Assistance Centers (TACs), other IRS offices, and every VITA/TCE return site. The OPI Service is accessible in more than 350 languages.

Accessibility Helpline available for taxpayers with disabilities. Taxpayers who need information about accessibility services can call 833-690-0598. The Accessibility Helpline can answer questions related to current and future accessibility products and services available in alternative media formats (for example, braille, large print, audio, etc.). The Accessibility Helpline does not have access to your IRS account. For help with tax law, refunds, or account-related issues, go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp).

Note. Form 9000, Alternative Media Preference, or Form 9000(SP) allows you to elect to receive certain types of written correspondence in the following formats.

- Standard Print.
- Large Print.
- Braille.
- Audio (MP3).
- Plain Text File (TXT).
- Braille Ready File (BRF).

Disasters. Go to [Disaster Assistance and Emergency Relief for Individuals and Businesses](#) to review the available disaster tax relief.

Getting tax forms and publications. Go to [IRS.gov/ Forms](#) to view, download, or print all the forms, instructions, and publications you may need. Or, you can go to [IRS.gov/OrderForms](#) to place an order.

Getting tax publications and instructions in eBook format. You can also download and view popular tax publications and instructions (including the Instructions for Form 1040) on mobile devices as eBooks at [IRS.gov/ eBooks](https://www.irs.gov/eBooks).

Note. IRS eBooks have been tested using Apple's iBooks for iPad. Our eBooks haven't been tested on other dedicated eBook readers, and eBook functionality may not operate as intended.

Access your online account (individual taxpayers only). Go to [IRS.gov/Account](https://www.irs.gov/Account) to securely access information about your federal tax account.

- View the amount you owe and a breakdown by tax year.
- See payment plan details or apply for a new payment plan.
- Make a payment or view 5 years of payment history and any pending or scheduled payments.

- Access your tax records, including key data from your most recent tax return, and transcripts.
- View digital copies of select notices from the IRS.
- Approve or reject authorization requests from tax professionals.
- View your address on file or manage your communication preferences.

Tax Pro Account. This tool lets your tax professional submit an authorization request to access your individual taxpayer [IRS online account](#). For more information, go to [IRS.gov/TaxProAccount](#).

Using direct deposit. The fastest way to receive a tax refund is to file electronically and choose direct deposit, which securely and electronically transfers your refund directly into your financial account. Direct deposit also avoids the possibility that your check could be lost, stolen, destroyed, or returned

undeliverable to the IRS. Eight in 10 taxpayers use direct deposit to receive their refunds. If you don't have a bank account, go to [IRS.gov/DirectDeposit](https://www.irs.gov/DirectDeposit) for more information on where to find a bank or credit union that can open an account online.

Getting a transcript of your return. The quickest way to get a copy of your tax transcript is to go to [IRS.gov/Transcripts](https://www.irs.gov/Transcripts). Click on either "Get Transcript Online" or "Get Transcript by Mail" to order a free copy of your transcript. If you prefer, you can order your transcript by calling 800-908-9946.

Reporting and resolving your tax-related identity theft issues.

- Tax-related identity theft happens when someone steals your personal information to commit tax fraud. Your taxes can be affected if your SSN is used to file a fraudulent return or to claim a refund or credit.

- The IRS doesn't initiate contact with taxpayers by email, text messages (including shortened links), telephone calls, or social media channels to request or verify personal or financial information. This includes requests for personal identification numbers (PINs), passwords, or similar information for credit cards, banks, or other financial accounts.
- Go to [IRS.gov/IdentityTheft](https://www.irs.gov/IdentityTheft), the IRS Identity Theft Central webpage, for information on identity theft and data security protection for taxpayers, tax professionals, and businesses. If your SSN has been lost or stolen or you suspect you're a victim of tax-related identity theft, you can learn what steps you should take.
- Get an Identity Protection PIN (IP PIN). IP PINs are six-digit numbers assigned to taxpayers to help prevent the misuse of their SSNs on fraudulent federal income

tax returns. When you have an IP PIN, it prevents someone else from filing a tax return with your SSN. To learn more, go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN).

Ways to check on the status of your refund.

- Go to [IRS.gov/Refunds](https://www.irs.gov/Refunds).
- Download the official IRS2Go app to your mobile device to check your refund status.
- Call the automated refund hotline at 800-829-1954.

Note. The IRS can't issue refunds before mid-February for returns that claimed the EIC or the additional child tax credit (ACTC). This applies to the entire refund, not just the portion associated with these credits.

Making a tax payment. Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for information on how to make a payment using any of the following options.

- [*IRS Direct Pay*](#): Pay your individual tax bill or estimated tax payment directly from your checking or savings account at no cost to you.
- [*Debit or Credit Card*](#): Choose an approved payment processor to pay online or by phone.
- [*Electronic Funds Withdrawal*](#): Schedule a payment when filing your federal taxes using tax return preparation software or through a tax professional.
- [*Electronic Federal Tax Payment System*](#): Best option for businesses. Enrollment is required.
- [*Check or Money Order*](#): Mail your payment to the address listed on the notice or instructions.

- [Cash](#): You may be able to pay your taxes with cash at a participating retail store.
- [Same-Day Wire](#): You may be able to do same-day wire from your financial institution. Contact your financial institution for availability, cost, and time frames.

Note. The IRS uses the latest encryption technology to ensure that the electronic payments you make online, by phone, or from a mobile device using the IRS2Go app are safe and secure. Paying electronically is quick, easy, and faster than mailing in a check or money order.

What if I can't pay now? Go to [IRS.gov/Payments](https://www.irs.gov/Payments) for more information about your options.

- Apply for an [online payment agreement](https://www.irs.gov/OPA) ([IRS.gov/OPA](https://www.irs.gov/OPA)) to meet your tax obligation in monthly installments if you can't pay your taxes in full today. Once you

complete the online process, you will receive immediate notification of whether your agreement has been approved.

- Use the [*Offer in Compromise Pre-Qualifier*](#) to see if you can settle your tax debt for less than the full amount you owe. For more information on the Offer in Compromise program, go to [*IRS.gov/OIC*](#).

Filing an amended return. Go to [*IRS.gov/Form1040X*](#) for information and updates.

Checking the status of your amended return. Go to [*IRS.gov/WMAR*](#) to track the status of Form 1040-X amended returns.

Note. It can take up to 3 weeks from the date you filed your amended return for it to show up in our system, and processing it can take up to 16 weeks.

Understanding an IRS notice or letter you've received. Go to [*IRS.gov/Notices*](#) to

find additional information about responding to an IRS notice or letter.

Note. You can use Schedule LEP (Form 1040), Request for Change in Language Preference, to state a preference to receive notices, letters, or other written communications from the IRS in an alternative language. You may not immediately receive written communications in the requested language. The IRS's commitment to LEP taxpayers is part of a multi-year timeline that is scheduled to begin providing translations in 2023. You will continue to receive communications, including notices and letters in English until they are translated to your preferred language.

Contacting your local IRS office. Keep in mind, many questions can be answered on IRS.gov without visiting an IRS TAC. Go to [IRS.gov/LetUsHelp](https://www.irs.gov/LetUsHelp) for the topics people ask about most. If you still need help, IRS TACs provide tax help when a tax issue can't be

handled online or by phone. All TACs now provide service by appointment, so you'll know in advance that you can get the service you need without long wait times. Before you visit, go to [IRS.gov/TACLocator](https://www.irs.gov/TACLocator) to find the nearest TAC and to check hours, available services, and appointment options. Or, on the IRS2Go app, under the Stay Connected tab, choose the Contact Us option and click on "Local Offices."

The Taxpayer Advocate Service (TAS) Is Here To Help You

What Is TAS?

TAS is an ***independent*** organization within the IRS that helps taxpayers and protects taxpayer rights. Their job is to ensure that every taxpayer is treated fairly and that you know and understand your rights under the [*Taxpayer Bill of Rights*](#).

How Can You Learn About Your Taxpayer Rights?

The Taxpayer Bill of Rights describes 10 basic rights that all taxpayers have when dealing with the IRS. Go to

[TaxpayerAdvocate.IRS.gov](https://taxpayeradvocate.irs.gov) to help you understand what these rights mean to you and how they apply. These are ***your*** rights. Know them. Use them.

What Can TAS Do for You?

TAS can help you resolve problems that you can't resolve with the IRS. And their service is free. If you qualify for their assistance, you will be assigned to one advocate who will work with you throughout the process and will do everything possible to resolve your issue.

TAS can help you if:

- Your problem is causing financial difficulty for you, your family, or your business;
- You face (or your business is facing) an immediate threat of adverse action; or

- You've tried repeatedly to contact the IRS but no one has responded, or the IRS hasn't responded by the date promised.

How Can You Reach TAS?

TAS has offices [in every state, the District of Columbia, and Puerto Rico](#). Your local advocate's number is in your local directory and at [TaxpayerAdvocate.IRS.gov/ Contact-Us](https://TaxpayerAdvocate.IRS.gov/Contact-Us). You can also call them at 877-777-4778.

How Else Does TAS Help Taxpayers?

TAS works to resolve large-scale problems that affect many taxpayers. If you know of one of these broad issues, report it to them at IRS.gov/SAMS.

TAS for Tax Professionals

TAS can provide a variety of information for tax professionals, including tax law updates and guidance, TAS programs, and ways to let TAS know about systemic problems you've seen in your practice.

Low Income Taxpayer Clinics (LITCs)

LITCs are independent from the IRS. LITCs represent individuals whose income is below a certain level and need to resolve tax problems with the IRS such as audits, appeals, and tax collection disputes. In addition, LITCs can provide information about taxpayer rights and responsibilities in different languages for individuals who speak English as a second language. Services are offered for free or a small fee for eligible taxpayers. To find an LTC near you, go to

[TaxpayerAdvocate.IRS.gov/about-us/Low-Income-Taxpayer-Clinics-LITC](https://taxpayeradvocate.irs.gov/about-us/Low-Income-Taxpayer-Clinics-LITC) or see IRS Pub. 4134, [Low Income Taxpayer Clinic List](#).

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Appendices

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

1. **Appendices A-1 and A-2—**
Worksheets for Determining Required Minimum Distributions.
2. **Appendix B—Life Expectancy Tables.**
These tables are included to assist you in computing your required minimum distribution amount if you haven't taken all your assets from all your traditional IRAs before age 70½ or age 72, whichever applies.
 - a. Table I (Single Life Expectancy).
 - b. Table II (Joint Life and Last Survivor Expectancy).
 - c. Table III (Uniform Lifetime).

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

Appendix A-1. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

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

1. Age	72	73	74	75	76
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					

1. Age	77	78	79	80	81
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					

1. Age	82	83	84	85	86
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					

1. Age	87	88	89	90	91
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
¹ If you have more than one IRA, you must figure the required distribution separately for each IRA. ² Use the appropriate life expectancy or distribution period for each year and for each IRA. ³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.					

Appendix A-2. Worksheet for Determining Required Minimum Distributions

Keep for Your Records 

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

1. Age	70½	71½	72½	73½	74½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4)³					

1. Age	75½	76½	77½	78½	79½
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					

1. Age	80 ^{1/2}	81 ^{1/2}	82 ^{1/2}	83 ^{1/2}	84 ^{1/2}
2. Year age was reached					
3. Value of IRA at the close of business on December 31 of the year immediately prior to the year on line 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					

1. Age	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 2 ¹					
4. Distribution period from Table III or life expectancy from Life Expectancy Table I or Table II ²					
5. Required distribution (divide line 3 by line 4) ³					
<p>¹ If you have more than one IRA, you must figure the required distribution separately for each IRA.</p> <p>² Use the appropriate life expectancy or distribution period for each year and for each IRA.</p> <p>³ If you have more than one IRA, you must withdraw an amount equal to the total of the required distributions figured for each IRA. You can, however, withdraw the total from one IRA or from more than one IRA.</p>					

Appendix B. Life Expectancy Tables

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

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

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

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

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

Appendix B. (Continued)

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

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

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

Appendix B. (Continued)

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

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

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

Appendix B. (Continued)

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

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

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

Appendix B. (Continued)

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

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

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

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

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

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

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

Appendix B. (Continued)

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

Appendix B. Uniform Lifetime Table

Table III (Uniform Lifetime)			
(For Use by: • Unmarried Owners, • Married Owners Whose Spouses Aren't More Than 10 Years Younger, and • Married Owners Whose Spouses Aren't the Sole Beneficiaries of Their IRAs)			
Age	Distribution Period	Age	Distribution Period
72	27.4	97	7.8
73	26.5	98	7.3
74	25.5	99	6.8
75	24.6	100	6.4
76	23.7	101	6.0
77	22.9	102	5.6
78	22.0	103	5.2
79	21.1	104	4.9
80	20.2	105	4.6
81	19.4	106	4.3
82	18.5	107	4.1
83	17.7	108	3.9
84	16.8	109	3.7
85	16.0	110	3.5
86	15.2	111	3.4
87	14.4	112	3.3
88	13.7	113	3.1
89	12.9	114	3.0
90	12.2	115	2.9
91	11.5	116	2.8
92	10.8	117	2.7
93	10.1	118	2.5
94	9.5	119	2.3
95	8.9	120 and over	2.0
96	8.4		

Appendix C. Recapture Amount—Allocation Chart

Enter the amount from your 2022 Form 8606, line 19

Before you begin: You will need your prior year Form(s) 8606 and income tax return(s) if you entered an amount on any line(s) as indicated below. You will now allocate the amount you entered above (2022 Form 8606, line 19) in the order shown, to the amounts on the lines listed below (to the extent a prior year distribution wasn't allocable to the amount). The maximum amount you can enter on each line below is the amount entered on the referenced lines of the form for that year. **Note.** Once you have allocated the full amount from your 2022 Form 8606, line 19, **STOP**.

Tax Year	Your Form	
2022	Form 8606, line 20	Form 8606, line 22
1998	Form 8606, line 16	Form 8606, line 15
1999	Form 8606, line 16	Form 8606, line 15
2000	Form 8606, line 16	Form 8606, line 15
2001	Form 8606, line 18	Form 8606, line 17
2002	Form 8606, line 18	Form 8606, line 17
2003	Form 8606, line 18	Form 8606, line 17
2004	Form 8606, line 18	Form 8606, line 17
2005	Form 8606, line 18	Form 8606, line 17
2006	Form 8606, line 18	Form 8606, line 17
2007	Form 8606, line 18	Form 8606, line 17
2008	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2009	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2010	Form 8606, lines 18 and 23*	Form 8606, lines 17 and 22**
2011	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2012	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2013	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2014	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**
2015	Form 8606, line 18; and Form 1040, line 16b; Form 1040A, line 12b; or Form 1040NR, line 17b*	Form 8606, line 17; and Form 1040, line 16a; Form 1040A, line 12a; or Form 1040NR, line 17a**

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

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

* Only include those amounts rolled over to a Roth IRA.

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

Appendix D. Qualified Charitable Deduction (QCD)
Adjustment Worksheet

Keep for Your Records 

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

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

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