



## Distribution Calculation

To determine the required minimum yearly distribution from a retirement account, divide the balance of the account at the end of the **previous year** (fairmarket value) by the figure next to the account holder's age.

**Example:** A 75-year-old with \$100,000 in a Traditional IRA at the **end of year 2021** would divide \$100,000 by 24.6. The minimum required withdrawal for that IRA accountholder in 2022 is \$4,065.04.

$$\begin{aligned} \text{To determine age: } & \frac{2022 \text{ (Current year)}}{1947 \text{ (Year of Birth)}} \\ & - 75 \text{ (Age)} \end{aligned}$$

UNIFORM DISTRIBUTION TABLE			
(effective 1/01/2022)			
Age	Divisor	Age	Divisor
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	2.0
96	8.4		