New Uniform Life Tables for calculating RMDs take effect January 1, 2022

Age		Uniform Lifetime Table In Effect Through 2021		New Uniform Lifetime Table Effective January 1, 2022		Comparison	
71	Age					Difference	Decrease of RMD %
72	70	27.4	3.65%	29.1	3.44%	-0.21%	-5.75%
73	71	26.5	3.78%	28.2	3.55%	-0.23%	-6.08%
74	72	25.6	3.91%	27.4	3.65%	-0.26%	-6.65%
75	73	24.7	4.05%	26.5	3.78%	-0.27%	-6.67%
76 22 4.55% 23.7 4.22% -0.33% -7.25% 77 21.2 4.72% 22.9 4.37% -0.35% -7.42% 78 20.3 4.93% 22 4.55% -0.38% -7.42% 79 19.5 5.13% 21.1 4.74% -0.39% -7.20% 80 18.7 5.55% 20.2 4.96% -0.39% -7.22% 81 17.9 5.55% 19.4 5.16% -0.43% -7.22% 82 17.1 5.85% 18.5 5.41% -0.44% .7.25% 83 16.3 6.14% 17.7 5.65% -0.44% .7.25% 84 15.5 6.46% 18.8 5.96% -0.51% .7.74% 85 14.8 6.76% 16.8 5.96% -0.51% .7.74% 86 14.1 7.10% 15.2 6.58% -0.52% -0.55% .7.25% 87 13.4 7.47%	74	23.8	4.21%	25.5	3.93%	-0.28%	-6.65%
76 22 4.55% 23.7 4.22% -0.33% -7.25% 77 21.2 4.72% 22.9 4.37% -0.36% -7.42% 78 20.3 4.93% 22 4.55% -0.36% -7.42% 79 19.5 5.13% 21.1 4.74% -0.39% -7.09% 80 18.7 5.55% 20.2 4.96% -0.39% -7.29% 81 17.9 5.55% 19.4 5.16% -0.43% -7.29% 82 17.1 5.85% 18.5 5.41% -0.44% -7.29% 83 16.3 6.14% 17.7 5.65% -0.45% -7.29% 84 15.5 6.46% 16.8 5.96% -0.51% -7.74% 85 14.8 6.76% 16.6 6.25% -0.51% -7.24% 86 14.1 7.10% 15.2 6.58% -0.52% -0.52% 87 13.4 7.47% 14.4	75	22.9	4.37%	24.6	4.07%	-0.30%	-6.86%
77	76	22	4.55%		4.22%	-0.33%	-7.25%
78	77	21.2	4.72%	22.9	4.37%	-0.35%	-7.42%
80	78	20.3	4.93%		4.55%	-0.38%	-7.71%
80 18.7 5.35% 20.2 4.99% -0.39% -7.29% 81 17.9 5.59% 19.4 5.16% -0.43% -7.29% -7.29% 82 17.1 5.85% 18.5 5.41% -0.44% -7.52% 83 16.3 6.14% 17.7 5.65% -0.49% -7.98% 84 15.5 6.46% 16.8 5.96% -0.50% -7.74% 85 14.8 6.76% 16 6.25% -0.51% -7.54% 86 14.1 7.10% 15.2 6.68% -0.52% -7.32% 88 12.7 7.88% 14.4 6.95% -0.52% -7.32% 88 12.7 7.88% 13.7 7.30% -0.58% -7.36% 89 12 6.34% 12.9 7.76% -0.68% -0.56% -6.61% 91 10.8 9.26% 11.5 8.70% -0.56% -6.05% -6.05% 92 10.2 9.81% 10.1 9.91% -0.51% -4.89% 93 9.6 10.42% 10.1 9.91% -0.51% -4.89% 94 9.1 10.99% 9.5 10.53% -0.46% -4.19% -4.19% 95 8.6 11.63% 8.9 11.24% -0.39% -3.35% 98 7.7 14.09% 7.7 7.3	79		5.13%		4.74%	-0.39%	-7.60%
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83	81	17.9	5.59%	19.4	5.16%	-0.43%	-7.69%
83	82	17.1	5.85%	18.5	5.41%	-0.44%	-7.52%
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