



UNIFORM LIFETIME TABLE FOR REQUIRED MINIMUM DISTRIBUTIONS FROM TRADITIONAL IRAS*

CUMMINGS & LOCKWOOD LLC
ATTORNEYS AT LAW

Uniform Lifetime Table for Required Minimum

Distributions From Traditional IRAs*

Age	Distribution Period	Applicable %
70	27.5	3.65%
71	26.5	3.77%
72	25.6	3.91%
73	24.7	4.05%
74	23.8	4.20%
75	22.9	4.37%
76	22.0	4.54%
77	21.2	4.72%
78	20.3	4.93%
79	19.5	5.13%
80	18.7	5.35%
81	17.9	5.59%
82	17.1	5.85%
83	16.3	6.13%

CUMMINGS & LOCKWOOD LLC

84	15.5	6.45%
85	14.8	6.76%
86	14.1	7.09%
87	13.4	7.46%
88	12.7	7.87%
89	12.0	8.33%
90	11.4	8.77%

* To calculate the minimum distribution for the calendar year in which an individual attains an age in the first column, divide the account balance on December 31 of the previous calendar year by the divisor located in the second column entitled "Distribution Period" for that age.