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| Required Minimum IRA Distribution | | | | | |
|-----------------------------------|-----------------------------|---------|-------------|-----------------------------|---------|
| Current Age | Distribution period (years) | Percent | Current Age | Distribution period (years) | Percent |
| 70 | 27.4 | 3.65% | 93 | 9.6 | 10.42% |
| 71 | 26.5 | 3.77% | 94 | 9.1 | 10.99% |
| 72 | 25.6 | 3.91% | 95 | 8.6 | 11.63% |
| 73 | 24.7 | 4.05% | 96 | 8.1 | 12.35% |
| 74 | 23.8 | 4.20% | 97 | 7.6 | 13.16% |
| 75 | 22.9 | 4.37% | 98 | 7.1 | 14.08% |
| 76 | 22.0 | 4.55% | 99 | 6.7 | 14.93% |
| 77 | 21.2 | 4.72% | 100 | 6.3 | 15.87% |
| 78 | 20.3 | 4.93% | 101 | 5.9 | 16.95% |
| 79 | 19.5 | 5.13% | 102 | 5.5 | 18.18% |
| 80 | 18.7 | 5.35% | 103 | 5.2 | 19.23% |
| 81 | 17.9 | 5.59% | 104 | 4.9 | 20.41% |
| 82 | 17.1 | 5.85% | 105 | 4.5 | 22.22% |
| 83 | 16.3 | 6.13% | 106 | 4.2 | 23.81% |
| 84 | 15.5 | 6.45% | 107 | 3.9 | 25.64% |
| 85 | 14.8 | 6.76% | 108 | 3.7 | 27.03% |
| 86 | 14.1 | 7.09% | 109 | 3.4 | 29.41% |
| 87 | 13.4 | 7.46% | 110 | 3.1 | 32.26% |
| 88 | 12.7 | 7.87% | 111 | 2.9 | 34.48% |
| 89 | 12.0 | 8.33% | 112 | 2.6 | 38.46% |
| 90 | 11.4 | 8.77% | 113 | 2.4 | 41.67% |
| 91 | 10.8 | 9.26% | 114 | 2.1 | 47.62% |
| 92 | 10.2 | 9.80% | 115 & > | 1.9 | 52.63% |

Source: www.irs.gov

Required Minimum Distribution (RMD) is the amount the IRS requires the owner of an Individual Retirement Account (IRA) to withdrawal each year. Traditional IRA's, SEP and SIMPLE accounts, and employer sponsored retirement plans, such as 401k plans are all subject to RMD. Required Minimum IRA

Distribution begins once the qualified account owner reaches age 70½. Upon reaching age 70½, IRA withdrawals must begin no later than April 1 of the following year.

The exact IRA distribution amount is based on the account value at year-end along with the owner's life expectancy, so it changes each year. You may utilize the Uniform Lifetime Table (above), to calculate your RMD amount. To find the required minimum distribution amount locate your age along with the corresponding distribution period. Your IRA account's value is then divided by the IRA distribution period, resulting in your approximate withdrawal percentage. For example, a 75 year old with an IRA valued at \$100,000 would be required to withdrawal at least \$4,367 for the year (\$100,000 divided by 22.9) or 4.37%.

You can always take more than the Required Minimum Distribution, though the extra amount can't be applied to the following year. In other words, if your RMD is \$1,000 for this year and you take \$1,500, the