



## UNIFORM LIFETIME TABLE – APPLICABLE DIVISOR

In order to calculate a participant's Required Minimum Distribution (RMD), divide his/her account balance as of the preceding December 31 by the distribution period factor associated with the participant's age at the end of the current year.

Age of participant	Applicable divisor	Age of participant	Applicable divisor	Age of participant	Applicable divisor
70	27.4	85	14.8	100	6.3
71	26.5	86	14.1	101	5.9
72	25.6	87	13.4	102	5.5
73	24.7	88	12.7	103	5.2
74	23.8	89	12.0	104	4.9
75	22.9	90	11.4	105	4.5
76	22.0	91	10.8	106	4.2
77	21.2	92	10.2	107	3.9
78	20.3	93	9.6	108	3.7
79	19.5	94	9.1	109	3.4
80	18.7	95	8.6	110	3.1
81	17.9	96	8.1	111	2.9
82	17.1	97	7.6	112	2.6
83	16.3	98	7.1	113	2.4
84	15.5	99	6.7	114+	2.1

Note: The Uniform Lifetime Table is used to calculate Minimum Required Distributions (RMD) during the lifetime of the plan participant, except for cases where the spouse beneficiary is more than 10 years younger than the participant, in which case a new Joint and Last Survivor Table is applicable.

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