

Estate Planning SMARTS

BY DEBORAH L. JACOBS



Uniform Lifetime

For use by:

- *Unmarried owners*
- *Married owners whose spouses are not more than 10 years younger**
- *Married owners whose spouses are not the sole beneficiaries of their IRAs*

Age	Distribution Period	Age	Distribution Period
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and over	1.9

**Spouses who are the only beneficiary and more than 10 years younger than the IRA owner need to consult the Joint Life and Last Survivor Expectancy table, included in IRS Publication 590-B, Appendix B, available at www.irs.gov.*