



IRS Joint Life and Last Survivor Expectancy Table

Divisors for calculating your RMDs

If your spouse is more than 10 years younger than you and is your sole primary beneficiary, use this table for reference to find the divisor for your RMDs.*

For ages 70-79

AGE OF SPOUSE	YOUR AGE (70-79)									
	70	71	72	73	74	75	76	77	78	79
40	46.1	46.1	46.0	46.0	46.0	45.9	45.9	45.9	45.9	45.9
41	45.2	45.1	45.1	45.1	45.0	45.0	45.0	45.0	44.9	44.9
42	44.3	44.2	44.2	44.1	44.1	44.1	44.0	44.0	44.0	44.0
43	43.3	43.3	43.2	43.2	43.2	43.1	43.1	43.1	43.0	43.0
44	42.4	42.4	42.3	42.3	42.2	42.2	42.2	42.1	42.1	42.1
45	41.5	41.5	41.4	41.4	41.3	41.3	41.2	41.2	41.2	41.1
46	40.6	40.6	40.5	40.4	40.4	40.3	40.3	40.3	40.2	40.2
47	39.7	39.7	39.6	39.5	39.5	39.4	39.4	39.3	39.3	39.3
48	38.8	38.8	38.7	38.6	38.6	38.5	38.5	38.4	38.4	38.3
49	38.0	37.9	37.8	37.7	37.7	37.6	37.5	37.5	37.5	37.4
50	37.1	37.0	36.9	36.8	36.8	36.7	36.6	36.6	36.5	36.5
51	36.2	36.1	36.0	36.0	35.9	35.8	35.7	35.7	35.6	35.6
52	35.4	35.3	35.2	35.1	35.0	34.9	34.9	34.8	34.7	34.7
53	34.6	34.5	34.3	34.2	34.1	34.1	34.0	33.9	33.9	33.8
54	33.8	33.6	33.5	33.4	33.3	33.2	33.1	33.0	33.0	32.9
55	33.0	32.8	32.7	32.6	32.4	32.4	32.3	32.2	32.1	32.0
56	32.2	32.0	31.9	31.7	31.6	31.5	31.4	31.3	31.2	31.2

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IRS Joint Life and Last Survivor Expectancy Table

For ages 70-79, continued

AGE OF SPOUSE	YOUR AGE (70-79)									
	70	71	72	73	74	75	76	77	78	79
57	31.4	31.2	31.1	30.9	30.8	30.7	30.6	30.5	30.4	30.3
58	30.7	30.5	30.3	30.1	30.0	29.9	29.8	29.7	29.6	29.5
59	29.9	29.7	29.5	29.4	29.2	29.1	29.0	28.8	28.7	28.7
60	29.2	29.0	28.8	28.6	28.4	28.3	28.2	28.0	27.9	27.8
61	28.5	28.3	28.1	27.9	27.7	27.5	27.4	27.3	27.1	27.0
62	27.9	27.6	27.4	27.2	27.0	26.8	26.6	26.5	26.4	26.2
63	27.2	26.9	26.7	26.5	26.2	26.1	25.9	25.7	25.6	25.5
64	26.6	26.3	26.0	25.8	25.5	25.3	25.2	25.0	24.8	24.7
65	26.0	25.7	25.4	25.1	24.9	24.6	24.4	24.3	24.1	23.9
66	25.4	25.1	24.8	24.5	24.2	24.0	23.7	23.5	23.4	23.2
67	24.9	24.5	24.2	23.9	23.6	23.3	23.1	22.9	22.7	22.5
68	24.3	24.0	23.6	23.3	23.0	22.7	22.4	22.2	22.0	21.8
69	23.9	23.4	23.1	22.7	22.4	22.1	21.8	21.5	21.3	21.1

For ages 80-89

AGE OF SPOUSE	YOUR AGE (80-89)									
	80	81	82	83	84	85	86	87	88	89
50	36.5	36.4	36.4	36.4	36.3	36.3	36.3	36.3	36.3	36.3
51	35.5	35.5	35.5	35.4	35.4	35.4	35.4	35.4	35.3	35.3
52	34.6	34.6	34.6	34.5	34.5	34.5	34.5	34.4	34.4	34.4
53	33.7	33.7	33.7	33.6	33.6	33.6	33.5	33.5	33.5	33.5
54	32.9	32.8	32.8	32.7	32.7	32.7	32.6	32.6	32.6	32.6
55	32.0	31.9	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.7
56	31.1	31.1	31.0	31.0	30.9	30.9	30.9	30.8	30.8	30.8
57	30.3	30.2	30.1	30.1	30.0	30.0	30.0	29.9	29.9	29.9

IRS Joint Life and Last Survivor Expectancy Table

For ages 80-89, continued

AGE OF SPOUSE	YOUR AGE (80-89)									
	80	81	82	83	84	85	86	87	88	89
58	29.4	29.3	29.3	29.2	29.2	29.1	29.1	29.1	29.0	29.0
59	28.6	28.5	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.2
60	27.8	27.7	27.6	27.5	27.5	27.4	27.4	27.4	27.3	27.3
61	26.9	26.9	26.8	26.7	26.7	26.6	26.6	26.5	26.5	26.4
62	26.1	26.0	26.0	25.9	25.8	25.8	25.7	25.7	25.6	25.6
63	25.3	26.0	25.2	25.1	25.0	25.0	24.9	24.9	24.8	24.8
64	24.6	26.0	24.4	24.3	24.2	24.1	24.1	24.0	24.0	24.0
65	23.8	26.0	23.6	23.5	23.4	23.3	23.3	23.2	23.2	23.1
66	23.1	26.0	22.8	22.7	22.6	22.6	22.5	22.4	22.4	22.3
67	22.3	26.0	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5
68	21.6	26.0	21.3	21.2	21.1	21.0	20.9	20.9	20.8	20.7
69	20.9	26.0	20.6	20.5	20.4	20.3	20.2	20.1	20.0	20.0
70	20.2	26.0	19.9	19.7	19.6	19.5	19.4	19.3	19.2	19.2
71	19.6	26.0	19.2	19.0	18.9	18.8	18.7	18.6	18.5	18.4
72	18.9	26.0	18.5	18.3	18.2	18.1	17.9	17.8	17.7	17.7
73	18.3	26.0	17.9	17.7	17.5	17.4	17.2	17.1	17.0	16.9
74	17.7	26.0	17.2	17.0	16.8	16.7	16.5	16.4	16.3	16.2
75	17.1	26.0	16.6	16.4	16.2	16.0	15.9	15.7	15.6	15.5
76	16.6	26.0	16.0	15.8	15.6	15.4	15.2	15.1	14.9	14.8
77	16.1	26.0	15.5	15.2	15.0	14.8	14.6	14.4	14.3	14.2
78	15.6	26.0	15.0	14.7	14.4	14.2	14.0	13.8	13.7	13.5
79	15.2	26.0	14.5	14.2	13.9	13.6	13.4	13.2	13.1	12.9

IRS Joint Life and Last Survivor Expectancy Table

For ages 90-99

AGE OF SPOUSE	YOUR AGE									
	90	91	92	93	94	95	96	97	98	99
60	27.3	27.3	27.2	27.2	27.2	27.2	27.2	27.2	27.2	27.2
61	26.4	26.4	26.4	26.4	26.3	26.3	26.3	26.3	26.3	26.3
62	25.6	25.6	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.4
63	24.7	24.7	24.7	24.7	24.7	24.6	24.6	24.6	24.6	24.6
64	23.9	23.9	23.9	23.8	23.8	23.8	23.8	23.8	23.8	23.8
65	23.1	23.1	23.0	23.0	23.0	23.0	23.0	23.0	22.9	22.9
66	22.3	22.3	22.2	22.2	22.2	22.2	22.2	22.1	22.1	22.1
67	21.5	21.5	21.4	21.4	21.4	21.4	21.3	21.3	21.3	21.3
68	20.7	20.7	20.6	20.6	20.6	20.6	20.5	20.5	20.5	20.5
69	19.9	19.9	19.8	19.8	19.8	19.7	19.7	19.7	19.7	19.7
70	19.1	19.1	19.0	19.0	19.0	18.9	18.9	18.9	18.9	18.9
71	18.4	18.3	18.3	18.2	18.2	18.2	18.1	18.1	18.1	18.1
72	17.6	17.5	17.5	17.4	17.4	17.4	17.4	17.3	17.3	17.3
73	16.9	16.8	16.7	16.7	16.6	16.6	16.6	16.6	16.5	16.5
74	16.1	16.1	16.0	15.9	15.9	15.9	15.8	15.8	15.8	15.7
75	15.4	15.3	15.3	15.2	15.2	15.1	15.1	15.0	15.0	15.0
76	14.7	14.6	14.6	14.5	14.4	14.4	14.3	14.3	14.3	14.3
77	14.1	14.0	13.9	13.8	13.7	13.7	13.6	13.6	13.6	13.5
78	13.4	13.3	13.2	13.1	13.1	13.0	12.9	12.9	12.9	12.8
79	12.8	12.7	12.6	12.5	12.4	12.3	12.3	12.2	12.2	12.2
80	12.2	12.1	11.9	11.9	11.8	11.7	11.6	11.6	11.5	11.5
81	11.6	11.5	11.4	11.3	11.2	11.1	11.0	11.0	10.9	10.9
82	11.1	10.9	10.8	10.7	10.6	10.5	10.4	10.4	10.3	10.2
83	10.6	10.4	10.3	10.1	10.0	9.9	9.9	9.8	9.7	9.7
84	10.1	9.9	9.8	9.6	9.5	9.4	9.3	9.2	9.2	9.1

IRS Joint Life and Last Survivor Expectancy Table

For ages 90-99, continued

AGE OF SPOUSE	YOUR AGE									
	90	91	92	93	94	95	96	97	98	99
85	9.7	9.5	9.3	9.2	9.0	8.9	8.8	8.7	8.7	8.6
86	9.3	9.1	8.9	8.7	8.6	8.5	8.4	8.3	8.2	8.1
87	8.9	8.7	8.5	8.3	8.2	8.0	7.9	7.8	7.7	7.6
88	8.6	8.3	8.1	7.9	7.8	7.6	7.5	7.4	7.3	7.2
89	8.3	8.0	7.8	7.6	7.4	7.3	7.1	7.0	6.9	6.8

For ages 100-109

AGE OF SPOUSE	YOUR AGE									
	100	101	102	103	104	105	106	107	108	109
70	18.9	18.9	18.8	18.8	18.8	18.8	18.8	18.8	18.8	18.8
71	18.1	18.1	18.0	18.0	18.0	18.0	18.0	18.0	18.0	18.0
72	17.3	17.3	17.3	17.3	17.2	17.2	17.2	17.2	17.2	17.2
73	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.5	16.4
74	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7	15.7
75	15.0	15.0	14.9	14.9	14.9	14.9	14.9	14.9	14.9	14.9
76	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2	14.2
77	13.5	13.5	13.5	13.5	13.5	13.4	13.4	13.4	13.4	13.4
78	12.8	12.8	12.8	12.8	12.7	12.7	12.7	12.7	12.7	12.7
79	12.1	12.1	12.1	12.1	12.0	12.0	12.0	12.0	12.0	12.0
80	11.5	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.4	11.3
81	10.8	10.8	10.8	10.7	10.7	10.7	10.7	10.7	10.7	10.7
82	10.2	10.2	10.1	10.1	10.1	10.1	10.1	10.1	10.1	10.1
83	9.6	9.6	9.6	9.5	9.5	9.5	9.5	9.5	9.5	9.5
84	9.1	9.0	9.0	9.0	8.9	8.9	8.9	8.9	8.9	8.9
85	8.5	8.5	8.5	8.4	8.4	8.4	8.4	8.4	8.4	8.4

IRS Joint Life and Last Survivor Expectancy Table

For ages 100-109, continued

AGE OF SPOUSE	YOUR AGE									
	100	101	102	103	104	105	106	107	108	109
86	8.0	8.0	8.0	7.9	7.9	7.9	7.9	7.9	7.8	7.8
87	7.6	7.5	7.5	7.4	7.4	7.4	7.4	7.4	7.4	7.4
88	7.2	7.1	7.0	7.0	7.0	6.9	6.9	6.9	6.9	6.9
89	6.8	6.7	6.6	6.6	6.6	6.5	6.5	6.5	6.5	6.5
90	6.4	6.3	6.3	6.2	6.2	6.1	6.1	6.1	6.1	6.1
91	6.0	6.0	5.9	5.9	5.8	5.8	5.8	5.8	5.7	5.7
92	5.7	5.6	5.6	5.5	5.5	5.4	5.4	5.4	5.4	5.4
93	5.4	5.3	5.3	5.2	5.2	5.1	5.1	5.1	5.1	5.1
94	5.2	5.1	5.0	4.9	4.9	4.9	4.8	4.8	4.8	4.8
95	4.9	4.8	4.7	4.7	4.6	4.6	4.6	4.6	4.5	4.5
96	4.7	4.6	4.5	4.5	4.4	4.4	4.3	4.3	4.3	4.3
97	4.5	4.4	4.3	4.2	4.2	4.1	4.1	4.1	4.1	4.1
98	4.3	4.2	4.1	4.1	4.0	4.0	3.9	3.9	3.9	3.9
99	4.2	4.1	4.0	3.9	3.8	3.8	3.8	3.7	3.7	3.7



* This table is meant as a guide only. For official Internal Revenue Service (IRS) information, consult the [IRS Publication 26 CFR Part 1](#), November 12, 2020.

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