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SINGLE LIFE TABLE FOR INHERITED IRAS

To calculate post-death required distributions to certain beneficiaries

Use this Single Life Table to calculate lifetime distributions for a designated beneficiary who inherits an IRA when the [JOINT AND LAST SURVIVOR TABLE](#) cannot be used. Start with the beneficiary's age in the year after the IRA creator's death. Reduce the factor by one for every distribution year. A beneficiary who is the spouse of the deceased IRA creator who does not roll the IRA over or treat it as the spouse's own IRA use this table, but the spouse can recalculate each year. The table is current as of May 25, 2008.

0	82.4	23	60.1	46	37.9	69	17.8	92	4.9
1	81.6	24	59.1	47	37.0	70	17.0	93	4.6
2	80.6	25	58.2	48	36.0	71	16.3	94	4.3
3	79.7	26	57.2	49	35.1	72	15.5	95	4.1
4	78.7	27	56.2	50	34.2	73	14.8	96	3.8
5	77.7	28	55.3	51	33.3	74	14.1	97	3.6
6	76.7	29	54.3	52	32.3	75	13.4	98	3.4
7	75.8	30	53.3	53	31.4	76	12.7	99	3.1
8	74.8	31	52.4	54	30.5	77	12.1	100	2.9
9	73.8	32	51.4	55	29.6	78	11.4	101	2.7
10	72.8	33	50.4	56	28.7	79	10.8	102	2.5
11	71.8	34	49.4	57	27.9	80	10.2	103	2.3
12	70.8	35	48.5	58	27.0	81	9.7	104	2.1
13	69.9	36	47.5	59	26.1	82	9.1	105	1.9
14	68.9	37	46.5	60	25.2	83	8.6	106	1.7
15	67.9	38	45.6	61	24.4	84	8.1	107	1.5
16	66.9	39	44.6	62	23.5	85	7.6	108	1.4
17	66.0	40	43.6	63	22.7	86	7.1	109	1.2
18	65.0	41	42.7	64	21.8	87	6.7	110	1.1
19	64.0	42	41.7	65	21.0	88	6.3	111+	1.0
20	63.0	43	40.7	66	20.2	89	5.9		
21	62.1	44	39.8	67	19.4	90	5.5		
22	61.1	45	38.8	68	18.6	91	5.2		