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UNIFORM LIFETIME TABLE

Use this Uniform Life Table to calculate lifetime distributions for all IRA owners. However, if your beneficiary is your spouse and you are more than 10 years older than your spouse, do not use this table. Instead, use the [Joint and Last Survivor Table](#). Never use this Uniform Life Table to compute required distributions for a beneficiary of an inherited IRA. The table is current as of May 25, 2008.

Age of IRA Owner or Plan Participant	Applicable Divisor
70	27.4
71	26.5
72	25.6
73	24.7
74	23.8
75	22.9
76	22.0
77	21.2
78	20.3
79	19.5
80	18.7
81	17.9
82	17.1
83	16.3
84	15.5
85	14.8
86	14.1
87	13.4
88	12.7
89	12.0
90	11.4
91	10.8
92	10.2
93	9.6

94	9.1
95	8.6
96	8.1
97	7.6
98	7.1
99	6.7
100	6.3
101	5.9
102	5.5
103	5.2
104	4.9
105	4.5
106	4.2
107	3.9
108	3.7
109	3.4
110	3.1
111	2.9
112	2.6
113	2.4
114	2.1
115 and older	1.9