

CURRENT VS NEW UNIFORM LIFETIME TABLE RMD AS A PERCENTAGE OF ACCOUNT BALANCE

| Age | Current Uniform Lifetime Table | | New Uniform Lifetime Table | | Comparison | | |
|------|----------------------------------|---------------------------------------|------------------------------|-----------------------------------|------------|-------------------|------------|
| | Current Uniform Table RMD Factor | Current RMD as a % of Account Balance | New Uniform Table RMD Factor | New RMD as a % of Account Balance | Difference | Decrease of RMD % | Cumulative |
| 70 | 27.4 | 3.65% | 29.1 | 3.44% | -0.21% | -5.75% | -0.21% |
| 71 | 26.5 | 3.78% | 28.2 | 3.55% | -0.23% | -6.08% | -0.44% |
| 72 | 25.6 | 3.91% | 27.3 | 3.67% | -0.24% | -6.14% | -0.68% |
| 73 | 24.7 | 4.05% | 26.4 | 3.79% | -0.26% | -6.42% | -0.94% |
| 74 | 23.8 | 4.21% | 25.5 | 3.93% | -0.28% | -6.65% | -1.22% |
| 75 | 22.9 | 4.37% | 24.6 | 4.07% | -0.30% | -6.86% | -1.52% |
| 76 | 22 | 4.55% | 23.7 | 4.22% | -0.33% | -7.25% | -1.85% |
| 77 | 21.2 | 4.72% | 22.8 | 4.39% | -0.33% | -6.99% | -2.18% |
| 78 | 20.3 | 4.93% | 21.9 | 4.57% | -0.36% | -7.30% | -2.54% |
| 79 | 19.5 | 5.13% | 21 | 4.77% | -0.36% | -7.02% | -2.90% |
| 80 | 18.7 | 5.35% | 20.2 | 4.96% | -0.39% | -7.29% | -3.29% |
| 81 | 17.9 | 5.59% | 19.3 | 5.19% | -0.40% | -7.16% | -3.69% |
| 82 | 17.1 | 5.85% | 18.4 | 5.44% | -0.41% | -7.01% | -4.10% |
| 83 | 16.3 | 6.14% | 17.6 | 5.69% | -0.45% | -7.33% | -4.55% |
| 84 | 15.5 | 6.46% | 16.8 | 5.96% | -0.50% | -7.74% | -5.05% |
| 85 | 14.8 | 6.76% | 16 | 6.25% | -0.51% | -7.54% | -5.56% |
| 86 | 14.1 | 7.10% | 15.2 | 6.58% | -0.52% | -7.32% | -6.08% |
| 87 | 13.4 | 7.47% | 14.4 | 6.95% | -0.52% | -6.96% | -6.60% |
| 88 | 12.7 | 7.88% | 13.6 | 7.36% | -0.52% | -6.60% | -7.12% |
| 89 | 12 | 8.34% | 12.9 | 7.76% | -0.58% | -6.95% | -7.70% |
| 90 | 11.4 | 8.78% | 12.1 | 8.27% | -0.51% | -5.81% | -8.21% |
| 91 | 10.8 | 9.26% | 11.4 | 8.78% | -0.48% | -5.18% | -8.69% |
| 92 | 10.2 | 9.81% | 10.8 | 9.26% | -0.55% | -5.61% | -9.24% |
| 93 | 9.6 | 10.42% | 10.1 | 9.91% | -0.51% | -4.89% | -9.75% |
| 94 | 9.1 | 10.99% | 9.5 | 10.53% | -0.46% | -4.19% | -10.21% |
| 95 | 8.6 | 11.63% | 8.9 | 11.24% | -0.39% | -3.35% | -10.60% |
| 96 | 8.1 | 12.35% | 8.3 | 12.05% | -0.30% | -2.43% | -10.90% |
| 97 | 7.6 | 13.16% | 7.8 | 12.83% | -0.33% | -2.51% | -11.23% |
| 98 | 7.1 | 14.09% | 7.3 | 13.70% | -0.39% | -2.77% | -11.62% |
| 99 | 6.7 | 14.93% | 6.8 | 14.71% | -0.22% | -1.47% | -11.84% |
| 100 | 6.3 | 15.88% | 6.4 | 15.63% | -0.25% | -1.57% | -12.09% |
| 101 | 5.9 | 16.95% | 5.9 | 16.95% | 0.00% | 0.00% | -12.09% |
| 102 | 5.5 | 18.19% | 5.6 | 17.86% | -0.33% | -1.81% | -12.42% |
| 103 | 5.2 | 19.24% | 5.2 | 19.24% | 0.00% | 0.00% | -12.42% |
| 104 | 4.9 | 20.41% | 4.9 | 20.41% | 0.00% | 0.00% | -12.42% |
| 105 | 4.5 | 22.23% | 4.6 | 21.74% | -0.49% | -2.20% | -12.91% |
| 106 | 4.2 | 23.81% | 4.3 | 23.26% | -0.55% | -2.31% | -13.46% |
| 107 | 3.9 | 25.65% | 4.1 | 24.40% | -1.25% | -4.87% | -14.71% |
| 108 | 3.7 | 27.03% | 3.9 | 25.65% | -1.38% | -5.11% | -16.09% |
| 109 | 3.4 | 29.42% | 3.7 | 27.03% | -2.39% | -8.12% | -18.48% |
| 110 | 3.1 | 32.26% | 3.5 | 28.58% | -3.68% | -11.41% | -22.16% |
| 111 | 2.9 | 34.49% | 3.4 | 29.42% | -5.07% | -14.70% | -27.23% |
| 112 | 2.6 | 38.47% | 3.2 | 31.25% | -7.22% | -18.77% | -34.45% |
| 113 | 2.4 | 41.67% | 3.1 | 32.26% | -9.41% | -22.58% | -43.86% |
| 114 | 2.1 | 47.62% | 3 | 33.34% | -14.28% | -29.99% | -58.14% |
| 115 | 1.9 | 52.64% | 2.9 | 34.49% | -18.15% | -34.48% | -76.29% |
| 116 | 1.9 | 52.64% | 2.8 | 35.72% | -16.92% | -32.14% | -93.21% |
| 117 | 1.9 | 52.64% | 2.7 | 37.04% | -15.60% | -29.64% | -108.81% |
| 118 | 1.9 | 52.64% | 2.5 | 40.00% | -12.64% | -24.01% | -121.45% |
| 119 | 1.9 | 52.64% | 2.3 | 43.48% | -9.16% | -17.40% | -130.61% |
| 120+ | 1.9 | 52.64% | 2 | 50.00% | -2.64% | -5.02% | -133.25% |