## Current Vs New Uniform Lifetime Table RMD As A Percentage Of Account Balance

Current Uniform Lifetime Table
New Uniform Lifetime Table
Comparison

|  | Current Uniform Lifetime Table |  | New Uniform Lifetime Table |  | Comparison |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Age | 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 | $\begin{gathered} \text { Decrease of } \\ \text { RMD \% } \\ \hline \end{gathered}$ | 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\% | 27.4 | 3.65\% | -0.26\% | -6.65\% | -0.70\% |
| 73 | 24.7 | 4.05\% | 26.5 | 3.78\% | -0.27\% | -6.67\% | -0.97\% |
| 74 | 23.8 | 4.21\% | 25.5 | 3.93\% | -0.28\% | -6.65\% | -7.25\% |
| 75 | 22.9 | 4.37\% | 24.6 | 4.07\% | -0.30\% | -6.86\% | -7.55\% |
| 76 | 22 | 4.55\% | 23.7 | 4.22\% | -0.33\% | -7.25\% | -1.88\% |
| 77 | 21.2 | 4.72\% | 22.9 | 4.37\% | -0.35\% | -7.42\% | -2.23\% |
| 78 | 20.3 | 4.93\% | 22 | 4.55\% | -0.38\% | -7.71\% | -2.61\% |
| 79 | 19.5 | 5.13\% | 21.1 | 4.74\% | -0.39\% | -7.60\% | -3.00\% |
| 80 | 18.7 | 5.35\% | 20.2 | 4.96\% | -0.39\% | -7.29\% | -3.39\% |
| 81 | 17.9 | 5.59\% | 19.4 | 5.16\% | -0.43\% | -7.69\% | -3.82\% |
| 82 | 17.1 | 5.85\% | 18.5 | 5.41\% | -0.44\% | -7.52\% | -4.26\% |
| 83 | 16.3 | 6.14\% | 17.7 | 5.65\% | -0.49\% | -7.98\% | -4.75\% |
| 84 | 15.5 | 6.46\% | 16.8 | 5.96\% | -0.50\% | -7.74\% | -5.25\% |
| 85 | 14.8 | 6.76\% | 16 | 6.25\% | -0.51\% | -7.54\% | -5.76\% |
| 86 | 14.1 | 7.10\% | 15.2 | 6.58\% | -0.52\% | -7.32\% | -6.28\% |
| 87 | 13.4 | 7.47\% | 14.4 | 6.95\% | -0.52\% | -6.96\% | -6.80\% |
| 88 | 12.7 | 7.88\% | 13.7 | 7.30\% | -0.58\% | -7.36\% | -7.38\% |
| 89 | 12 | 8.34\% | 12.9 | 7.76\% | -0.58\% | -6.95\% | -7.96\% |
| 90 | 17.4 | 8.78\% | 12.2 | 8.20\% | -0.58\% | -6.61\% | -8.54\% |
| 91 | 10.8 | 9.26\% | 17.5 | 8.70\% | -0.56\% | -6.05\% | -9.10\% |
| 92 | 10.2 | 9.81\% | 10.8 | 9.26\% | -0.55\% | -5.61\% | -9.65\% |
| 93 | 9.6 | 10.42\% | 10.1 | 9.91\% | -0.51\% | -4.89\% | -10.16\% |
| 94 | 9.1 | 10.99\% | 9.5 | 10.53\% | -0.46\% | -4.19\% | -10.62\% |
| 95 | 8.6 | 11.63\% | 8.9 | 11.24\% | -0.39\% | -3.35\% | -17.01\% |
| 96 | 8.1 | 12.35\% | 8.4 | 11.91\% | -0.44\% | -3.56\% | -17.45\% |
| 97 | 7.6 | 13.16\% | 7.8 | 12.83\% | -0.33\% | -2.51\% | -11.78\% |
| 98 | 7.1 | 14.09\% | 7.3 | 13.70\% | -0.39\% | -2.77\% | -12.17\% |
| 99 | 6.7 | 14.93\% | 6.8 | 14.71\% | -0.22\% | -1.47\% | -12.39\% |
| 100 | 6.3 | 15.88\% | 6.4 | 15.63\% | -0.25\% | -1.57\% | -12.64\% |
| 101 | 5.9 | 16.95\% | 6 | 16.67\% | -0.28\% | -1.65\% | -12.92\% |
| 102 | 5.5 | 18.19\% | 5.6 | 17.86\% | -0.33\% | -1.81\% | -13.25\% |
| 103 | 5.2 | 19.24\% | 5.2 | 19.24\% | 0.00\% | 0.00\% | -13.25\% |
| 104 | 4.9 | 20.41\% | 4.9 | 20.41\% | 0.00\% | 0.00\% | -13.25\% |
| 105 | 4.5 | 22.23\% | 4.6 | 21.74\% | -0.49\% | -2.20\% | -13.74\% |
| 106 | 4.2 | 23.81\% | 4.3 | 23.26\% | -0.55\% | -2.31\% | -14.29\% |
| 107 | 3.9 | 25.65\% | 4.1 | 24.40\% | -1.25\% | -4.87\% | -15.54\% |
| 108 | 3.7 | 27.03\% | 3.9 | 25.65\% | -1.38\% | -5.11\% | -16.92\% |
| 109 | 3.4 | 29.42\% | 3.7 | 27.03\% | -2.39\% | -8.12\% | -19.31\% |
| 110 | 3.1 | 32.26\% | 3.5 | 28.58\% | -3.68\% | -17.41\% | -22.99\% |
| 1 | 2.9 | 34.49\% | 3.4 | 29.42\% | -5.07\% | -14.70\% | -28.06\% |
| 112 | 2.6 | 38.47\% | 3.3 | 30.31\% | -8.16\% | -21.21\% | -36.22\% |
| 113 | 2.4 | 41.67\% | 3.1 | 32.26\% | -9.41\% | -22.58\% | -45.63\% |
| 114 | 2.1 | 47.62\% | 3 | 33.34\% | -14.28\% | -29.99\% | -59.91\% |
| 115 | 1.9 | 52.64\% | 2.9 | 34.49\% | -18.15\% | -34.48\% | -78.06\% |
| 116 | 1.9 | 52.64\% | 2.8 | 35.72\% | -16.92\% | -32.14\% | -94.98\% |
| 117 | 1.9 | 52.64\% | 2.7 | 37.04\% | -15.60\% | -29.64\% | -110.58\% |
| 118 | 1.9 | 52.64\% | 2.5 | 40.00\% | -12.64\% | -24.01\% | -123.22\% |
| 119 | 1.9 | 52.64\% | 2.3 | 43.48\% | -9.16\% | -17.40\% | -132.38\% |
| 120+ | 1.9 | 52.64\% | 2 | 50.00\% | -2.64\% | -5.02\% | -135.02\% |

