

SPOUSAL EXCEPTION JOINT LIFE EXPECTANCY*

Use this table only if for the entire distribution calendar year your spouse will be sole beneficiary of the account¹ AND your spouse is more than 10 years younger than you. The figures provide the joint life expectancy factor you will need for calculating your MRD.

AGE OF YOUR BENEFICIARY	YOUR AGE											
	70	71	72	73	74	75	76	77	78	79	80	
40	44.0	44.0	43.9	43.9	43.9	43.8	43.8	43.8	43.8	43.8	43.8	43.7
41	43.1	43.0	43.0	43.0	42.9	42.9	42.9	42.9	42.8	42.8	42.8	42.8
42	42.2	42.1	42.1	42.0	42.0	42.0	41.9	41.9	41.9	41.9	41.9	41.8
43	41.3	41.2	41.1	41.1	41.1	41.0	41.0	41.0	40.9	40.9	40.9	40.9
44	40.3	40.3	40.2	40.2	40.1	40.1	40.1	40.0	40.0	40.0	40.0	40.0
45	39.4	39.4	39.3	39.3	39.2	39.2	39.1	39.1	39.1	39.1	39.1	39.0
46	38.6	38.5	38.4	38.4	38.3	38.3	38.2	38.2	38.2	38.1	38.1	38.1
47	37.7	37.6	37.5	37.5	37.4	37.4	37.3	37.3	37.2	37.2	37.2	37.2
48	36.8	36.7	36.6	36.6	36.5	36.5	36.4	36.4	36.3	36.3	36.3	36.3
49	35.9	35.9	35.8	35.7	35.6	35.6	35.5	35.5	35.4	35.4	35.4	35.4
50	35.1	35.0	34.9	34.8	34.8	34.7	34.6	34.6	34.5	34.5	34.5	34.5
51	34.3	34.2	34.1	34.0	33.9	33.8	33.8	33.7	33.6	33.6	33.6	33.6
52	33.4	33.3	33.2	33.1	33.0	33.0	32.9	32.8	32.8	32.7	32.7	32.7
53	32.6	32.5	32.4	32.3	32.2	32.1	32.0	32.0	31.9	31.8	31.8	31.8
54	31.8	31.7	31.6	31.5	31.4	31.3	31.2	31.1	31.0	31.0	30.9	30.9
55	31.1	30.9	30.8	30.6	30.5	30.4	30.3	30.3	30.2	30.1	30.1	30.1
56	30.3	30.1	30.0	29.8	29.7	29.6	29.5	29.4	29.3	29.3	29.2	29.2
57	29.5	29.4	29.2	29.1	28.9	28.8	28.7	28.6	28.5	28.4	28.4	28.4
58	28.8	28.6	28.4	28.3	28.1	28.0	27.9	27.8	27.7	27.6	27.5	27.5
59	28.1	27.9	27.7	27.5	27.4	27.2	27.1	27.0	26.9	26.8	26.7	26.7
60	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.1	26.0	25.9	25.9
61	n/a	26.5	26.3	26.1	25.9	25.7	25.6	25.4	25.3	25.2	25.1	25.1
62	n/a	n/a	25.6	25.4	25.2	25.0	24.8	24.7	24.6	24.4	24.3	24.3
63	n/a	n/a	n/a	24.7	24.5	24.3	24.1	23.9	23.8	23.7	23.6	23.6
64	n/a	n/a	n/a	n/a	23.8	23.6	23.4	23.2	23.1	22.9	22.8	22.8
65	n/a	n/a	n/a	n/a	n/a	22.9	22.7	22.5	22.4	22.2	22.1	22.1
66	n/a	n/a	n/a	n/a	n/a	n/a	22.0	21.8	21.7	21.5	21.3	21.3
67	n/a	n/a	n/a	n/a	n/a	n/a	n/a	21.2	21.0	20.8	20.6	20.6
68	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	20.3	20.1	20.0	20.0
69	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	19.5	19.3	19.3
70	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	18.7

Source: Internal Revenue Service, Supplement to Publication 590, Table II, Joint Life and Last Survivor Expectancy.

*The spousal exception joint life expectancy table is not applicable to calculation of MRD amounts for inherited retirement accounts.

¹ Under the 2002 rules, some exceptions apply in years in which your spouse dies or you divorce. See your tax advisor for more information.

AGE OF YOUR BENEFICIARY	YOUR AGE											
	80	81	82	83	84	85	86	87	88	89	90	
50	34.5	34.4	34.4	34.4	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.2
51	33.6	33.5	33.5	33.5	33.4	33.4	33.4	33.4	33.4	33.4	33.3	33.3
52	32.7	32.6	32.6	32.6	32.5	32.5	32.5	32.5	32.5	32.5	32.4	32.4
53	31.8	31.8	31.7	31.7	31.7	31.6	31.6	31.6	31.6	31.6	31.5	31.5
54	30.9	30.9	30.8	30.8	30.8	30.7	30.7	30.7	30.7	30.7	30.7	30.6
55	30.1	30.0	30.0	29.9	29.9	29.9	29.8	29.8	29.8	29.8	29.8	29.8
56	29.2	29.2	29.1	29.1	29.0	29.0	29.0	28.9	28.9	28.9	28.9	28.9
57	28.4	28.3	28.3	28.2	28.2	28.1	28.1	28.1	28.0	28.0	28.0	28.0
58	27.5	27.5	27.4	27.4	27.3	27.3	27.2	27.2	27.2	27.2	27.2	27.1
59	26.7	26.6	26.6	26.5	26.5	26.4	26.4	26.4	26.3	26.3	26.3	26.3
60	25.9	25.8	25.8	25.7	25.6	25.6	25.5	25.5	25.5	25.4	25.4	25.4
61	25.1	25.0	24.9	24.9	24.8	24.8	24.7	24.7	24.6	24.6	24.6	24.6
62	24.3	24.2	24.1	24.1	24.0	23.9	23.9	23.8	23.8	23.8	23.8	23.7
63	23.6	23.4	23.4	23.3	23.2	23.1	23.1	23.0	23.0	22.9	22.9	22.9
64	22.8	22.7	22.6	22.5	22.4	22.3	22.3	22.2	22.2	22.1	22.1	22.1
65	22.1	21.9	21.8	21.7	21.6	21.6	21.5	21.4	21.4	21.3	21.3	21.3
66	21.3	21.2	21.1	21.0	20.9	20.8	20.7	20.7	20.6	20.5	20.5	20.5
67	20.6	20.5	20.4	20.2	20.1	20.1	20.0	19.9	19.8	19.8	19.8	19.7
68	20.0	19.8	19.7	19.5	19.4	19.3	19.2	19.2	19.1	19.0	19.0	19.0
69	19.3	19.1	19.0	18.8	18.7	18.6	18.5	18.4	18.3	18.3	18.2	18.2
70	18.7	18.5	18.3	18.2	18.0	17.9	17.8	17.7	17.6	17.6	17.5	17.5
71	n/a	17.9	17.7	17.5	17.4	17.3	17.1	17.0	16.9	16.9	16.8	16.8
72	n/a	n/a	17.1	16.9	16.7	16.6	16.5	16.4	16.3	16.2	16.1	16.1
73	n/a	n/a	n/a	16.3	16.1	16.0	15.8	15.7	15.6	15.5	15.4	15.4
74	n/a	n/a	n/a	n/a	15.5	15.4	15.2	15.1	15.0	14.9	14.8	14.8
75	n/a	n/a	n/a	n/a	n/a	14.8	14.6	14.5	14.4	14.3	14.2	14.2
76	n/a	n/a	n/a	n/a	n/a	n/a	14.1	13.9	13.8	13.7	13.6	13.6
77	n/a	n/a	n/a	n/a	n/a	n/a	n/a	13.4	13.2	13.1	13.0	13.0
78	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.7	12.6	12.4	12.4
79	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	12.0	11.9	11.9
80	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	11.4

Source: Internal Revenue Service, Supplement to Publication 590, Table II, Joint Life and Last Survivor Expectancy.

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