



**UNIFORM LIFETIME TABLE FOR REQUIRED MINIMUM  
DISTRIBUTIONS FROM TRADITIONAL IRAS\***

**CUMMINGS & LOCKWOOD LLC**  
ATTORNEYS AT LAW

Uniform Lifetime Table for Required Minimum  
Distributions From Traditional IRAs\*

| Age | Distribution Period | Applicable % |
|-----|---------------------|--------------|
| 70  | 27.5                | 3.65%        |
| 71  | 26.5                | 3.77%        |
| 72  | 25.6                | 3.91%        |
| 73  | 24.7                | 4.05%        |
| 74  | 23.8                | 4.20%        |
| 75  | 22.9                | 4.37%        |
| 76  | 22.0                | 4.54%        |
| 77  | 21.2                | 4.72%        |
| 78  | 20.3                | 4.93%        |
| 79  | 19.5                | 5.13%        |
| 80  | 18.7                | 5.35%        |
| 81  | 17.9                | 5.59%        |
| 82  | 17.1                | 5.85%        |

# CUMMINGS & LOCKWOOD LLC

|    |      |       |
|----|------|-------|
| 83 | 16.3 | 6.13% |
| 84 | 15.5 | 6.45% |
| 85 | 14.8 | 6.76% |
| 86 | 14.1 | 7.09% |
| 87 | 13.4 | 7.46% |
| 88 | 12.7 | 7.87% |
| 89 | 12.0 | 8.33% |
| 90 | 11.4 | 8.77% |

\* To calculate the minimum distribution for the calendar year in which an individual attains an age in the first column, divide the account balance on December 31 of the previous calendar year by the divisor located in the second column entitled "Distribution Period" for that age.