



# IRA DISTRIBUTION CALCULATION WORKSHEET

You can calculate the distribution amount you must take from your IRAs by completing the information below using the life expectancy tables provided on the back of this worksheet.

Please print all information.

## 1 FOR ALL IRA OWNERS **EXCEPT** THOSE WHOSE SOLE BENEFICIARY IS A SPOUSE MORE THAN 10 YEARS YOUNGER

- A. Enter the value of your IRA account as of December 31 of the previous year. A. \_\_\_\_\_
- B. Enter the age you will be on December 31 of the current year. B. \_\_\_\_\_
- C. Using the Uniform Table on the back of this worksheet, enter the divisor based on your age. C. \_\_\_\_\_
- D. Divide your prior year's ending account balance [line A] by the divisor in line C. This is the required minimum distribution amount for this account that must be withdrawn by December 31, or by April 1 if you turned 70½ this year. D. \_\_\_\_\_

## 2 FOR AN IRA OWNER WHOSE SOLE BENEFICIARY IS A SPOUSE MORE THAN 10 YEARS YOUNGER

- A. Enter the value of your IRA account as of December 31 of the previous year. A. \_\_\_\_\_
- B. Determine your life expectancy:
1. Enter the age you will be on December 31 of the current year. B1. \_\_\_\_\_
  2. Enter the age that your spouse beneficiary will be on December 31 of the current year. B2. \_\_\_\_\_
  3. Using the Joint Life and Last Survivor Expectancy Table on the back of this worksheet, enter the life expectancy factor. B3. \_\_\_\_\_
- C. Calculate your distribution amount:
- Divide Line A by Line B3. This is the required minimum distribution amount for this account that must be withdrawn by December 31, or by April 1 if you turned 70½ this year. C. \_\_\_\_\_

### REMEMBER

- You must calculate a distribution amount for each IRA that you own. However, you may take the total distribution amount from one account, or divide it among several accounts.
- If your spouse is your beneficiary and is more than 10 years younger than you, then you must use Distribution Option 2 shown above.
- This worksheet is for a living IRA owner. Different rules apply if you are the beneficiary of a deceased IRA owner.

If you have any questions about completing this worksheet, please contact the Northern Funds Center at **800-595-9111**.

## IRA LIFE EXPECTANCY TABLES

The Uniform Table is for all IRA owners except those whose beneficiary is a spouse more than 10 years younger.

| UNIFORM TABLE |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|---------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 70            | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   | 86   | 87   | 88   | 89   | 90   |
| 27.4          | 26.5 | 25.6 | 24.7 | 23.8 | 22.9 | 22.0 | 21.2 | 20.3 | 19.5 | 18.7 | 17.9 | 17.1 | 16.3 | 15.5 | 14.8 | 14.1 | 13.4 | 12.7 | 12.0 | 11.4 |

The **Joint Life and Last Survivor Expectancy Table** is for an IRA owner whose sole beneficiary is a spouse more than 10 years younger.

To use the table below, find your age on the horizontal line and your spouse's age on the vertical line. For example, if you are age 80 and your spouse is age 63, the life expectancy factor would be 23.6.

| JOINT LIFE AND LAST SURVIVOR EXPECTANCY TABLE |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|---|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|   | 70   | 71   | 72   | 73   | 74   | 75   | 76   | 77   | 78   | 79   | 80   | 81   | 82   | 83   | 84   | 85   |
| <b>52</b>                                     | 33.4 | 33.3 | 33.2 | 33.1 | 33.0 | 33.0 | 32.9 | 32.8 | 32.8 | 32.7 | 32.7 | 32.6 | 32.6 | 32.6 | 32.5 | 32.5 |
| <b>53</b>                                     | 32.6 | 32.5 | 32.4 | 32.3 | 32.2 | 32.1 | 32.0 | 32.0 | 31.9 | 31.8 | 31.8 | 31.8 | 31.7 | 31.7 | 31.7 | 31.6 |
| <b>54</b>                                     | 31.8 | 31.7 | 31.6 | 31.5 | 31.4 | 31.3 | 31.2 | 31.1 | 31.0 | 31.0 | 30.9 | 30.9 | 30.8 | 30.8 | 30.8 | 30.7 |
| <b>55</b>                                     | 31.1 | 30.9 | 30.8 | 30.6 | 30.5 | 30.4 | 30.3 | 30.3 | 30.2 | 30.1 | 30.1 | 30.0 | 30.0 | 29.9 | 29.9 | 29.9 |
| <b>56</b>                                     | 30.3 | 30.1 | 30.0 | 29.8 | 29.7 | 29.6 | 29.5 | 29.4 | 29.3 | 29.3 | 29.2 | 29.2 | 29.1 | 29.1 | 29.0 | 29.0 |
| <b>57</b>                                     | 29.5 | 29.4 | 29.2 | 29.1 | 28.9 | 28.8 | 28.7 | 28.6 | 28.5 | 28.4 | 28.4 | 28.3 | 28.3 | 28.2 | 28.2 | 28.1 |
| <b>58</b>                                     | 28.8 | 28.6 | 28.4 | 28.3 | 28.1 | 28.0 | 27.9 | 27.8 | 27.7 | 27.6 | 27.5 | 27.5 | 27.4 | 27.4 | 27.3 | 27.3 |
| <b>59</b>                                     | 28.1 | 27.9 | 27.7 | 27.5 | 27.4 | 27.2 | 27.1 | 27.0 | 26.9 | 26.8 | 26.7 | 26.6 | 26.6 | 26.5 | 26.5 | 26.4 |
| <b>60</b>                                     | 27.4 | 27.2 | 27.0 | 26.8 | 26.6 | 26.5 | 26.3 | 26.2 | 26.1 | 26.0 | 25.9 | 25.8 | 25.8 | 25.7 | 25.6 | 25.6 |
| <b>61</b>                                     | 26.7 | 26.5 | 26.3 | 26.1 | 25.9 | 25.7 | 25.6 | 25.4 | 25.3 | 25.2 | 25.1 | 25.0 | 24.9 | 24.9 | 24.8 | 24.8 |
| <b>62</b>                                     | 26.1 | 25.8 | 25.6 | 25.4 | 25.2 | 25.0 | 24.8 | 24.7 | 24.6 | 24.4 | 24.3 | 24.2 | 24.1 | 24.1 | 24.0 | 23.9 |
| <b>63</b>                                     | 25.4 | 25.2 | 24.9 | 24.7 | 24.5 | 24.3 | 24.1 | 23.9 | 23.8 | 23.7 | 23.6 | 23.4 | 23.4 | 23.3 | 23.2 | 23.1 |
| <b>64</b>                                     | 24.8 | 24.5 | 24.3 | 24.0 | 23.8 | 23.6 | 23.4 | 23.2 | 23.1 | 22.9 | 22.8 | 22.7 | 22.6 | 22.5 | 22.4 | 22.3 |
| <b>65</b>                                     | 24.3 | 23.9 | 23.7 | 23.4 | 23.1 | 22.9 | 22.7 | 22.5 | 22.4 | 22.2 | 22.1 | 21.9 | 21.8 | 21.7 | 21.6 | 21.6 |
| <b>66</b>                                     | 23.7 | 23.4 | 23.1 | 22.8 | 22.5 | 22.3 | 22.0 | 21.8 | 21.7 | 21.5 | 21.3 | 21.2 | 21.1 | 21.0 | 20.9 | 20.8 |
| <b>67</b>                                     | 23.2 | 22.8 | 22.5 | 22.2 | 21.9 | 21.6 | 21.4 | 21.2 | 21.0 | 20.8 | 20.6 | 20.5 | 20.4 | 20.2 | 20.1 | 20.1 |
| <b>68</b>                                     | 22.7 | 22.3 | 22.0 | 21.6 | 21.3 | 21.0 | 20.8 | 20.6 | 20.3 | 20.1 | 20.0 | 19.8 | 19.7 | 19.5 | 19.4 | 19.3 |
| <b>69</b>                                     | 22.2 | 21.8 | 21.4 | 21.1 | 20.8 | 20.5 | 20.2 | 19.9 | 19.7 | 19.5 | 19.3 | 19.1 | 19.0 | 18.8 | 18.7 | 18.6 |
| <b>70</b>                                     | 21.8 | 21.3 | 20.9 | 20.6 | 20.2 | 19.9 | 19.6 | 19.4 | 19.1 | 18.9 | 18.7 | 18.5 | 18.3 | 18.2 | 18.0 | 17.9 |
| <b>71</b>                                     | 21.3 | 20.9 | 20.5 | 20.1 | 19.7 | 19.4 | 19.1 | 18.8 | 18.5 | 18.3 | 18.1 | 17.9 | 17.7 | 17.5 | 17.4 | 17.3 |
| <b>72</b>                                     | 20.9 | 20.5 | 20.0 | 19.6 | 19.3 | 18.9 | 18.6 | 18.3 | 18.0 | 17.7 | 17.5 | 17.3 | 17.1 | 16.9 | 16.7 | 16.6 |
| <b>73</b>                                     | 20.6 | 20.1 | 19.6 | 19.2 | 18.8 | 18.4 | 18.1 | 17.8 | 17.5 | 17.2 | 16.9 | 16.7 | 16.5 | 16.3 | 16.1 | 16.0 |
| <b>74</b>                                     | 20.2 | 19.7 | 19.3 | 18.8 | 18.4 | 18.0 | 17.6 | 17.3 | 17.0 | 16.7 | 16.4 | 16.2 | 15.9 | 15.7 | 15.5 | 15.4 |
| <b>75</b>                                     | 19.9 | 19.4 | 18.9 | 18.4 | 18.0 | 17.6 | 17.2 | 16.8 | 16.5 | 16.2 | 15.9 | 15.6 | 15.4 | 15.2 | 15.0 | 14.8 |
| <b>76</b>                                     | 19.6 | 19.1 | 18.6 | 18.1 | 17.6 | 17.2 | 16.8 | 16.4 | 16.0 | 15.7 | 15.4 | 15.1 | 14.9 | 14.7 | 14.4 | 14.3 |
| <b>77</b>                                     | 19.4 | 18.8 | 18.3 | 17.8 | 17.3 | 16.8 | 16.4 | 16.0 | 15.6 | 15.3 | 15.0 | 14.7 | 14.4 | 14.2 | 13.9 | 13.7 |

For additional life expectancy factors, refer to IRS Publication 590, *Individual Retirement Arrangements*.