

If you have inherited an IRA or wish to leave a legacy...

Single Life Table for Designated Beneficiaries

Age	Divisor	Age	Divisor	Age	Divisor
0	82.4	25	58.2	50	34.2
1	81.6	26	57.2	51	33.3
2	80.6	27	56.2	52	32.3
3	79.7	28	55.3	53	31.4
4	78.7	29	54.3	54	30.5
5	77.7	30	53.3	55	29.6
6	76.7	31	52.4	56	28.7
7	75.8	32	51.4	57	27.9
8	74.8	33	50.4	58	27
9	73.8	34	49.4	59	26.1
10	72.8	35	48.5	60	25.2
11	71.8	36	47.5	61	24.4
12	70.8	37	46.5	62	23.5
13	69.9	38	45.6	63	22.7
14	68.9	39	44.6	64	21.8
15	67.9	40	43.6	65	21
16	66.9	41	42.7	66	20.2
17	66	42	41.7	67	19.4
18	65	43	40.7	68	18.6
19	64	44	39.8	69	17.8
20	63	45	38.8	70	17
21	62.1	46	37.9	71	16.3
22	61.1	47	37	72	15.5
23	60.1	48	36	73	14.8
24	59.1	49	35.1	74	14.1

The Single Life Table is used by IRA Designated Beneficiaries after the death of the IRA owner to calculate their first required distribution from an inherited IRA. Note this is a partial table; the divisor continues to reduce until it is 1.0 at age 111.

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Sean M. Cook, CFP® specializes in the complex area of managing assets for long term growth & income.

The possibilities and pitfalls for beneficiaries with inherited retirement plans are complex.

Note

IRAs and retirement plans pass by beneficiary designation, not through a Will.

If the original IRA owner was required to take a distribution in the year of death and didn't, then the beneficiary must take it.

If a spouse is the sole primary beneficiary, they may be able to treat it as their own and use the Uniform Lifetime Table.

For your own IRA or retirement plan, make sure you have a **Designated Beneficiary**, so they can STRETCH distributions over their lifetime. A Designated Beneficiary can only be a person (or qualifying trust) with a life expectancy. An estate, charity, and most trusts don't qualify.

A Designated Beneficiary's divisor changes every year by subtracting one. After finding the initial divisor here, a beneficiary doesn't look at this Table again.

An example- Barbara (aged 55) inherits an IRA from her mother, who had already taken her own RMD before she died. From this Table, **the initial divisor for age 55 is 29.6**. To find the first minimum required distribution (RMD) she will divide the inherited plan balance as of Dec. 31st of the year of her mother's death by 29.6. For a \$100,000 Inherited IRA, this is \$3,378.39. Barbara can take distribution over the next 30 years; each year the divisor will be reduced by one: 28.6, 27.6, 26.6 etc.



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