Single Life Expectancy Table

Ordinary Life Annuities

- One Life -

Table for Determining Applicable Divisor			
Age	Applicable Divisor	Age	Applicable Divisor
01	83.7	37	48.6
02	82.8	38	47.7
03	81.8	39	46.7
04	80.8	40	45.7
05	79.8	41	44.8
06	78.8	42	43.8
07	77.9	43	42.9
08	76.9	44	41.9
09	75.9	45	41.0
10	74.9	46	40.0
11	73.9	47	39.0
12	72.9	48	38.1
13	71.9	49	37.1
14	70.9	50	36.2
15	69.9	51	35.3
16	69.0	52	34.3
17	68.0	53	33.4
18	67.0	54	32.5
19	66.0	55	31.6
20	65.0	56	30.6
21	64.1	57	29.8
22	63.1	58	28.9
23	62.1	59	28.0
24	61.1	60	27.1
25	60.2	61	26.2
26	59.2	62	25.4
27	58.2	63	24.5
28	57.3	64	23.7
29	56.3	65	22.9
30	55.3	66	22.0
31	54.4	67	21.2
32	53.4	68	20.4
33	52.5	69	19.6
34	51.5	70	18.8
35	50.5	71	18.0
36	49.6	72	17.2

For each "Distribution Year" after the initial year, determine: (A) the account balance as of the preceding calendar year end; (B) the participant's age on his or her birthday in the Distribution Year; and (C) the "applicable divisor" for that age from the above table. "A" divided by "C" equals the approximate distribution for the Distribution Year.

Participant distributions after age 72 are in accordance with the Uniform Table on the next page.

The “Uniform” Table

(Formerly known as the “MDIB Rule Divisor Table”)
for determining lifetime required distributions for (almost) everyone

Table for Determining Applicable Divisor					
Age	Applicable Divisor	Age	Applicable Divisor	Age	Applicable Divisor
72	27.4	89	12.9	106	4.3
73	26.5	90	12.2	107	4.1
74	25.5	91	11.5	108	3.9
75	24.6	92	10.8	109	3.7
76	23.7	93	10.1	110	3.5
77	22.9	94	9.5	111	3.4
78	22.0	95	8.9	112	3.3
79	21.1	96	8.4	113	3.1
80	20.2	97	7.8	114	3.0
81	19.4	98	7.3	115	2.9
82	18.5	99	6.8	116	2.8
83	17.7	100	6.4	117	2.7
84	16.8	101	6.0	118	2.5
85	16.0	102	5.6	119	2.3
86	15.2	103	5.2	120+	2.0
87	14.4	104	4.9		
88	13.7	105	4.6		

For each “Distribution Year” (i.e., a year for which a distribution is required), determine: (A) the account balance as of the preceding calendar year end; (B) the participant’s age on his or her birthday in the Distribution Year; and (C) the “applicable divisor” for that age from the above table. “A” divided by “C” equals the minimum required distribution for the Distribution Year.

Ordinary Joint Life and Last Survivor Annuities - Two Lives -

For use by participants whose spouses are more than 10 years younger and are the sole beneficiaries of their account. To determine your remaining joint life expectancy: 1) Find your age in the column on the left and go across until you find your beneficiary's age from the top row. 2) Select the corresponding divisor. If your beneficiary is older than you, you cannot use joint life expectancy. Next, for each "Distribution Year," determine: (A) the account balance as of the preceding calendar year end; and (B) the "applicable divisor" from the table below. "A" divided by "B" equals the approximate distribution for the Distribution Year.

Beneficiary's Age

Participant's Age

Ages	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90
35	57.1																																																						
36	56.6	56.1																																																				
37	56.2	55.6	55.1																																																		
38	55.7	55.2	54.6	54.1																																																
39	55.3	54.7	54.2	53.6	53.1																																														
40	55.0	54.3	53.8	53.2	52.7	52.2																																												
41	54.6	54.0	53.4	52.8	52.2	51.7	51.2																																										
42	54.3	53.6	53.0	52.4	51.8	51.2	50.7	50.2																																								
43	54.0	53.3	52.6	52.0	51.4	50.8	50.2	49.7	49.2																																						
44	53.7	53.0	52.3	51.6	51.0	50.4	49.8	49.2	48.7	48.2																																					
45	53.4	52.7	52.0	51.3	50.7	50.0	49.4	48.8	48.3	47.7	47.2																																			
46	53.2	52.4	51.7	51.0	50.3	49.7	49.0	48.4	47.8	47.3	46.7	46.2																																		
47	53.0	52.2	51.5	50.7	50.0	49.3	48.7	48.0	47.4	46.8	46.3	45.7	45.2																																
48	52.8	52.0	51.2	50.5	49.7	49.0	48.4	47.7	47.1	46.4	45.9	45.3	44.8	44.3																														
49	52.6	51.8	51.0	50.2	49.5	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.3	43.8	43.3																												
50	52.4	51.6	50.8	50.0	49.2	48.5	47.8	47.1	46.4	45.7	45.1	44.5	43.9	43.3	42.8	42.3																											
51	52.2	51.4	50.6	49.8	49.0	48.3	47.5	46.8	46.1	45.4	44.7	44.1	43.5	42.9	42.3	41.8	41.3																										
52	52.1	51.3	50.4	49.6	48.8	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.1	42.5	41.9	41.4	40.8	40.3																									
53	52.0	51.1	50.3	49.5	48.6	47.8	47.1	46.3	45.6	44.8	44.1	43.4	42.8	42.1	41.5	40.9	40.4	39.9	39.4																								
54	51.8	51.0	50.1	49.3	48.5	47.7	46.9	46.1	45.3	44.6	43.8	43.1	42.5	41.8	41.2	40.6	40.0	39.4	38.9	38.4																							
55	51.7	50.9	50.0	49.1	48.3	47.5	46.7	45.9	45.1	44.3	43.6	42.9	42.2	41.5	40.8	40.2	39.6	39.0	38.4	37.9	37.4																						
56	51.6	50.7	49.9	49.0	48.2	47.3	46.5	45.7	44.9	44.1	43.4	42.6	41.9	41.2	40.5	39.8	39.2	38.6	38.0	37.5	36.9	36.5																					
57	51.5	50.6	49.8	48.9	48.0	47.2	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9	40.2	39.5	38.9	38.2	37.6	37.1	36.5	36.0	35.5																				
58	51.4	50.5	49.7	48.8	47.9	47.1	46.2	45.4	44.5	43.7	42.9	42.2	41.4	40.7	39.9	39.2	38.6	37.9	37.3	36.7	36.1	35.5	35.0	34.5																			
59	51.3	50.5	49.6	48.7	47.8	46.9	46.1	45.2	44.4	43.6	42.8	42.0	41.2	40.4	39.7	39.0	38.3	37.6	36.9	36.3	35.7	35.1	34.6	34.1	33.6																		
60	51.3	50.4	49.5	48.6	47.7	46.8	46.0	45.1	44.3	43.4	42.6	41.8	41.0	40.2	39.5	38.7	38.0	37.3	36.6	36.0	35.3	34.8	34.2	33.6	33.1	32.6																	
61	51.2	50.3	49.4	48.5	47.6	46.7	45.8	45.0	44.1	43.3	42.4	41.6	40.8	40.0	39.2	38.5	37.7	37.0	36.3	35.7	35.0	34.4	33.8	33.2	32.7	32.2	31.7																
62	51.1	50.2	49.3	48.4	47.5	46.6	45.7	44.9	44.0	43.1	42.3	41.5	40.6	39.8	39.0	38.3	37.5	36.8	36.1	35.4	34.7	34.1	33.4	32.8	32.3	31.7	31.2	30.8															
63	51.1	50.2	49.3	48.3	47.4	46.5	45.7	44.8	43.9	43.0	42.2	41.3	40.5	39.7	38.9	38.1	37.3	36.6	35.8	35.1	34.4	33.8	33.1	32.5	31.9	31.3	30.8	30.3	29.8														
64	51.0	50.1	49.2	48.3	47.4	46.5	45.6	44.7	43.8	42.9	42.1	41.2	40.4	39.5	38.7	37.9	37.1	36.3	35.6	34.9	34.2	33.5	32.8	32.2	31.5	31.0	30.4	29.9	29.4	28.9													
65	51.0	50.1	49.1	48.2	47.3	46.4	45.5	44.6	43.7	42.8	41.9	41.1	40.2	39.4	38.6	37.7	36.9	36.2	35.4	34.6	33.9	33.2	32.5	31.9	31.2	30.6	30.0	29.5	28.9	28.4	28.0												
66	50.9	50.0	49.1	48.2	47.2	46.3	45.4	44.5	43.6	42.7	41.8	41.0	40.1	39.3	38.4	37.6	36.8	36.0	35.2	34.4	33.7	33.0	32.3	31.6	30.9	30.3	29.7	29.1	28.5	28.0	27.5	27.0											
67	50.9	50.0	49.0	48.1	47.2	46.3	45.4	44.4	43.5	42.6	41.8	40.9	40.0	39.1	38.3	37.5	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.3	30.6	30.0	29.4	28.7	28.2	27.6	27.1	26.6	26.1										
68	50.9	49.9	49.0	48.1	47.1	46.2	45.3	44.4	43.5	42.6	41.7	40.8	39.9	39.0	38.2	37.3	36.5	35.7	34.9	34.1	33.3	32.5	31.8	31.1	30.4	29.7	29.1	28.4	27.8	27.2	26.7	26.2	25.7	25.2									
69	50.8	49.9	49.0	48.0	47.1	46.2	45.2	44.3	43.4	42.5	41.6	40.7	39.8	38.9	38.1	37.2	36.4	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.1	29.4	28.8	28.1	27.5	26.9	26.3	25.8	25.3	24.8	24.3								
70	50.8	49.9	48.9	48.0	47.0	46.1	45.2	44.3	43.3	42.4	41.5	40.6	39.7	38.8	38.0	37.1	36.2	35.4	34.6	33.8	33.0	32.2	31.4	30.7	29.9	29.2	28.5	27.9	27.2	26.6	26.0	25.4	24.9	24.3	23.9	23.4							
71	50.8	49.8	48.9	47.9	47.0	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.7	38.8	37.9	37.0	36.1	35.3	34.5	33.6	32.8	32.0	31.2	30.5	29.7	29.0	28.3	27.6	26.9	26.3	25.7	25.1	24.5	24.0	23.4	22.9	22.5						
72	50.8	49.8	48.9	47.9	47.0	46.0	45.1	44.2	43.2	42.3	41.4	40.5	39.6	38.7	37.8	36.9	36.0	35.2	34.3	33.5	32.7	31.9	31.1	30.3	29.5	28.8	28.1	27.4	26.7	26.0	25.4	24.8	24.2	23.6	23.1	22.5	22.0	21.6					
73	50.7	49.8	48.8	47.9	46.9	46.0	45.1	44.1	43.2	42.3	41.4	40.4	39.5	38.6	37.7	36.8	36.0	35.1	34.2	33.4	32.6	31.7	30.9	30.1	29.4	28.6	27.9	27.2	26.5	25.8	25.1	24.5	23.9	23.3	22.7	22.2	21.6	21.1	20.7				
74	50.7	49.8	48.8	47.9	46.9	46.0	45.0	44.1	43.2	42.2	41.3	40.4	39.5	38.6	37.7	36.8	35.9	35.0	34.1	33.3	32.4	31.6	30.8	30.0	29.2	28.4	27.7	27.0	26.2	25.5	24.9	24.2	23.6	23.0	22.4	21.8	21.3	20.7	20.3	19.8			
75	50.7	49.7	48.8	47.8	46.9	45.9	45.0	44.1	43.1	42.2	41.3	40.3	39.4	38.5	37.6	36.7	35.8	34.9	34.1	33.2	32.4	31.5	30.7	29.9	29.1	28.3	27.5	26.8	26.1	25.3	24.6	24.0	23.3	22.7	22.1	21.5	20.9	20.4	19.9	19.4	18.9		
76	50.7	49.7	48.8	47.8	46.9	45.9	45.0	44.0	43.1	42.2	41.2	40.3	39.4	38.5	37.5	36.6	35.7	34.9	34.0	33.1	32.3	31.4	30.6	29.8	29.0	28.2	27.4	26.6	25.9	25.2	24.4	23.7	23.1	22.4	21.8	21.2	20.6	20.0	19.5	19.0	18.5	18.1													
77	50.7	49.7	48.8	47.8	46.9	45.9	45.0	44.0	43.1	42.1	41.2	40.3	39.3	38.4	37.5	36.6	35.7	34.8	33.9	33.0	32.2	31.3	30.5	29.7	28.8	28.0	27.3	26.5	25.7	25.0	24.3	23.5	22.9	22.2	21.5	20.9	20.3	19.7	19.1	18.6	18.1	17.7	17.2												
78	50.6	49.7	48.7	47.8	46.8	45.9	44.9	44.0	43.0	42.1	41.2	40.2	39.3	38.4	37.5	36.5	35.6	34.7	33.9	33.0	32.1	31.2	30.4	29.6	28.7	27.9	27.1	26.4	25.6	24.8	24.1	23.4	22.7	22.0	21.3	20.6	20.0	19.4	18.8	18.3	17.8	17.3	16.8	16.4											
79	50.6	49.7	48.7	47.8	46.8	45.9	44.9	44.0	43.0	42.1	41.1	40.2	39.3	38.3	37.4	36.5	35.6	34.7	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.8	27.0	26.2	25.5	24.7	23.9	23.2	22.5	21.8	21.1	20.4	19.8	19.2	18.6	18.0	17.4	16.9	16.4	16.0	15.6										
80	50.6	49.7	48.7	47.8	46.8	45.9	44.9	43.9	43.0	42.1	41.1	40.2	39.2	38.3	37.4	36.5	35.5	34.6	33.7	32.9	32.0	31.1	30.3	29.4	28.6	27.8	26.9	26.1	25.3	24.6	23.8	23.1	22.3	21.6	20.9	20.2	19.6	18.9	18.3	17.7	17.1	16.6	16.1	15.6	15.2	14.7									
81	50.6	49.7	48.7	47.7	46.8	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7	32.8	31.9	31.1	30.2	29.3	28.5	27.7	26.9	26.0	25.2	24.5	23.7	22.9	22.2	21.5	20.7	20.0	19.4	18.7	18.1	17.4	16.9	16.3	15.8	15.3	14.8	14.4	14.0								
82	50.6	49.7	48.7	47.7	46.8	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.3	37.3	36.4	35.5	34.6	33.7	32.8	31.9	31.0	30.1	29.3	28.4	27.6	26.8	26.0	25.2	24.4	23.6	22.8	22.1	21.3	20.6	19.9	19.2	18.5	17.9	17.2	16.6	16.0	15.5	15.0	14.5	14.0	13.6	13.2							
83	50.6	49.6	48.7	47.7	46.8	45.8	44.9	43.9	43.0	42.0	41.1	40.1	39.2	38.2	37.3	36.4	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.2	28.4	27.5	26.7	25.9	25.1	24.3	23.5	22.7	22.0	21.2	20.5	19.7	19.0	18.3	17.7	17.0	16.4	15.8	15.2	14.7	14.2	13.7	13.2	12.8	12.4						
84	50.6	49.6	48.7	47.7	46.8	45.8	44.9	43.9	42.9	42.0	41.0	40.1	39.2	38.2	37.3	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.2	28.3	27.5	26.7	25.8	25.0	24.2	23.4	22.6	21.9	21.1	20.4	19.6	18.9	18.2	17.5	16.8	16.2	15.6	15.0	14.4	13.9	13.4	12.9	12.5	12.1	11.7					
85	50.6	49.6	48.7	47.7	46.8	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.3	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.0	29.1	28.3	27.4	26.6	25.8	25.0	24.1	23.3	22.6	21.8	21.0	20.3	19.5	18.8	18.1	17.4	16.7	16.0	15.4	14.8	14.2	13.6	13.1	12.6	12.2	11.8	11.4	11.0				
86	50.6	49.6	48.7	47.7	46.7	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3	35.4	34.5	33.5	32.6	31.7	30.9	30.0	29.1	28.2	27.4	26.6	25.7	24.9	24.1	23.3	22.5	21.7	20.9	20.2	19.4	18.7	17.9	17.2	16.5	15.9	15.2	14.6	14.0	13.4	12.9	12.4	11.9	11.5	11.1	10.7	10.4			
87	50.6	49.6	48.7	47.7	46.7	45.8	44.8	43.9	42.9	42.0	41.0	40.1	39.1	38.2	37.2	36.3	35.4	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4	26.5	25.7	24.9	24.0	23.2	22.4	21.6	20.9	20.1	19.3	18.6	17.8	17.1	16.4	15.7	15.1	14.4	13.8	13.2	12.7	12.2	11.7	11.2	10.8	10.4	10.0	9.7		
88	50.6	49.6	48.7	47.7	46.7	45.8	44.8	43.9	42.9	42.0	41.0	40.0	39.1	38.2	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.8	20.0	19.2	18.5	17.7	17.0	16.3	15.6	14.9	14.3	13.7	13.1	12.5	12.0	11.5	11.0	10.5	10.1	9.8	9.4	9.1		
89	50.6	49.6	48.7	47.7	46.7	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.2	27.3	26.4	25.6	24.8	24.0	23.1	22.3	21.5	20.7	20.0	19.2	18.4	17.7	16.9	16.2	15.5	14.8	14.2	13.5	12.9	12.3	11.8	11.3	10.8	10.3	9.9	9.5	9.1	8.8	8.5	
90	50.6	49.6	48.6	47.7	46.7	45.8	44.8	43.9	42.9	41.9	41.0	40.0	39.1	38.1	37.2	36.3	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.0	28.1	27.3	26.4	25.6	24.7	23.9	23.1	22.3	21.5	20.7	19.9	19.1	18.4	17.6	16.9	16.1	15.4	14.7	14.1	13.4	12.8	12.2	11.6	11.1	10.6	10.1	9.7	9.3	8.9	8.6	8.3	8.0