

# The Uniform Table

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
70	27.4	86	14.1	102	5.5
71	26.5	87	13.4	103	5.2
72	25.6	88	12.7	104	4.9
73	24.7	89	12.0	105	4.5
74	23.8	90	11.4	106	4.2
75	22.9	91	10.8	107	3.9
76	22.0	92	10.2	108	3.7
77	21.2	93	9.6	109	3.4
78	20.3	94	9.1	110	3.1
79	19.5	95	8.6	111	2.9
80	18.7	96	8.1	112	2.6
81	17.9	97	7.6	113	2.4
82	17.1	98	7.1	114	2.1
83	16.3	99	6.7	115+	1.9
84	15.5	100	6.3		
85	14.8	101	5.9		

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. (In the age 71 1/2 Distribution Year, first reduce the “A” number by the amount of any required distribution for the age 70 1/2 year that had not been taken out by the end of that year.)