

Once you reach your RMD age, the IRS requires you to take at least a minimum amount out of most retirement accounts each year. This is your **required minimum distribution (RMD)**. This sheet walks through the IRS method so you can check your custodian's figure, keep track of what you've taken, and not miss a deadline. Information and record-keeping only. Not tax advice.

The formula

RMD = account balance on December 31 of last year ÷ IRS distribution factor for your age this year

Use your age on your birthday in the RMD year. Most people use the factor from the IRS **Uniform Lifetime Table** (page 3). Example:
 $\$100,000 \div 24.6$ (age 75) = **\$4,065**.

When RMDs start

You were born	RMD age
1951 – 1959	73
1960 or later	75
July 1, 1949 – 1950 / before July 1, 1949	72 / 70½

Final IRS regulations (July 2024) for 1951–1958 and 1960+. For 1959, proposed regulations set age 73, and IRS pages use 73.

Which accounts

- **Have RMDs:** traditional, rollover, SEP, and SIMPLE IRAs; 401(k), 403(b), 457(b), and profit-sharing plans.
- **No RMDs while you're alive:** Roth IRAs, and designated Roth accounts in 401(k) or 403(b) plans.
- **IRAs:** figure each IRA separately, but you can take the total from any one or more of your IRAs. 403(b)s work the same way among themselves.
- **401(k) and 457(b):** each plan's RMD comes out of that plan.

Deadlines

Which RMD	Deadline
First RMD (for the year you reach RMD age)	April 1 of the next year
Every RMD after that	December 31 of that year

If you wait until April 1 for your first RMD, you'll take **two** that year: the delayed first one and the regular one by December 31.

Exceptions to know about

- **Spouse more than 10 years younger** and your sole beneficiary: use IRS Table II (Joint Life) instead of the Uniform Lifetime Table.
- **Still working:** a workplace plan may let you delay until you retire, unless you own 5% or more of the business. This never applies to IRAs.
- **QCDs:** at 70½ or older, IRA money sent directly to a qualifying charity can count toward your RMD. Limits apply.
- **Inherited accounts** follow different rules (for example the 10-year rule).

Missed or short? The IRS may charge a 25% excise tax on the amount you didn't take. That drops to 10% if you correct it in time (generally within two years). It's reported on Form 5329, and the IRS can waive it for reasonable error. Your custodian or plan usually reports your RMD, but **you** are responsible for taking the right amount on time.

RMD worksheet

RetireTally · RMD year: _____

Birth date _____ Age on my birthday this year _____ RMD age (73 or 75) _____ Factor from page 3 (or Table II) _____

☐ This is my first RMD year (deadline April 1 of next year) ☐ Spouse is sole beneficiary and more than 10 years younger (use Table II)

Account	Type (IRA, 401(k)...)	A. Balance on Dec 31 last year	B. Factor	C. RMD = A ÷ B	D. Taken so far	E. Left to take = C – D	Notes
Totals							

Add up by group: IRAs together \$ _____ (take from any IRA) · 403(b)s together \$ _____ · each 401(k)/457(b) plan on its own. Roth IRAs: write \$0. Check your figure against the RMD your custodian or plan reports.

Withdrawal log

Date	Account	Amount	Type (regular / QCD)	Tax withheld	Confirmation # / notes
Total					

Next year: new RMD year, new December 31 balances, and the next factor down the table. Withdrawals above the minimum don't carry over to later years.

Uniform Lifetime Table & worked example

IRS Pub. 590-B, Appendix B, Table III

For unmarried owners, married owners whose spouse isn't more than 10 years younger, and married owners whose spouse isn't the sole beneficiary. Use your age on your birthday in the RMD year. In effect since 2022.

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

Worked example (fictional)

"Pat" was born March 15, 1952, so Pat's RMD age is 73 and Pat turns **74 in 2026**. Factor for 74: **25.5**. Spouse isn't more than 10 years younger. Balances are from December 31, 2025.

Account	Type	Dec 31, 2025 balance	Factor	2026 RMD	Taken so far	How it's taken
Big IRA	Traditional IRA	\$310,000	25.5	\$12,156.87	\$6,000 (\$4,000 + \$2,000 QCD)	IRA total \$15,490.21 can come from either IRA. Left: \$9,490.21 by Dec 31, 2026
Old job rollover	Rollover IRA	\$85,000	25.5	\$3,333.34		
Former employer 401(k)	401(k)	\$140,000	25.5	\$5,490.20	\$5,490.20	Must come from this plan. Done.
Roth	Roth IRA	\$60,000	–	\$0	–	No RMD while the owner is alive

RMDs are rounded up to the next cent. The spreadsheet's IRS Examples Check tab reproduces the Pub. 590-B examples (\$100,000 ÷ 24.6 = \$4,065; with Table II factor 25.3 = \$3,953; \$38,400 ÷ 26.5 = \$1,450 as printed by the IRS).

Sources (checked October 6, 2026)

- IRS Publication 590-B (2025): <https://www.irs.gov/pub/irs-pdf/p590b.pdf>
- IRS, Retirement topics – RMDs: <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-required-minimum-distributions-rmds>
- IRS, RMD FAQs: <https://www.irs.gov/retirement-plans/retirement-plan-and-ira-required-minimum-distributions-faqs>
- Final RMD regulations, T.D. 10001 (89 FR 58886, July 19, 2024): <https://www.federalregister.gov/documents/2024/07/19/2024-14542/required-minimum-distributions>