

## IRA REQUIRED MINIMUM DISTRIBUTION WORKSHEET

**If your spouse<sup>1</sup> is the sole beneficiary of your IRA and he or she is more than 10 years younger than you, use this worksheet to calculate this year's RMD for your traditional IRA.**

Deadline for receiving RMDs:

- Year you turn age 70 ½ - by April 1 of the following year
- All subsequent years - by December 31 of that year

1. IRA balance<sup>2</sup> on December 31 of the previous year \_\_\_\_\_
2. Your age on your birthday this year \_\_\_\_\_
3. Your spouse's age on his or her birthday this year \_\_\_\_\_
4. Life expectancy from the [table](#) at the intersection of your and your spouse's ages \_\_\_\_\_
5. Divide line 1 by the number entered on line 4 = your RMD this year from this IRA \_\_\_\_\_

### 6. REPEAT STEPS 1 THROUGH 5 FOR EACH OF YOUR IRAs

(Once you determine a separate RMD from each of your traditional IRAs, you can total these minimum amounts and take them from any one or more of your traditional IRAs)

For additional information, please refer to [Publication 590](#), *Individual Retirement Arrangements (IRAs)*.

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<sup>1</sup> Generally, your marital status is determined as of January 1 of each year. If your spouse is the beneficiary of your IRA on January 1, he or she remains a beneficiary only for purposes of calculating the RMD for that IRA even if you get divorced or your spouse dies during the year.

<sup>2</sup> You must increase your IRA balance by any outstanding rollover and recharacterized Roth IRA conversions that were not in any traditional IRA on December 31 of the previous year.