

Required Minimum Distribution Planning Worksheet

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Calendar Tax Year: _____

Age Reached During Tax Year: _____

Divisor for Tax Year Age (see table below): _____

REVISED UNIFORM LIFETIME TABLE – EFFECTIVE 2022									
Age	Distribution Period	Age	Distribution Period	Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
		80	20.2	90	12.2	100	6.4	110	3.5
		81	19.4	91	11.5	101	6.0	111	3.4
72	27.4	82	18.5	92	10.8	102	5.6	112	3.3
73	26.5	83	17.7	93	10.1	103	5.2	113	3.1
74	25.5	84	16.8	94	9.5	104	4.9	114	3.0
75	24.6	85	16.0	95	8.9	105	4.6	115	2.9
76	23.7	86	15.2	96	8.4	106	4.3	116	2.8
77	22.9	87	14.4	97	7.8	107	4.1	117	2.7
78	22.0	88	13.7	98	7.3	108	3.9	118	2.5
79	21.1	89	12.9	99	6.8	109	3.7	119	2.3
								120+	2.0

Source: Heintzelman Accounting Services based on IRS Uniform Lifetime Table (revised, 2022).

Tax-Deferred Account #1 Description (e.g., 401(k), traditional IRA): _____

Balance in Tax-Deferred Account on 12/31 of Previous Year: \$ _____

RMD Amount (balance ÷ age-based divisor): \$ _____

Withholding and/or estimated payments for taxes: \$ _____

Spending (household bills and/or discretionary spending): \$ _____

Gifting to family, friends, and/or qualified charities: \$ _____

Re-saving in a taxable account or Roth IRA (if qualified): \$ _____

Tax-Deferred Account #2 Description (e.g., 401(k), traditional IRA): _____

Balance in Tax-Deferred Account on 12/31 of Previous Year: \$ _____

RMD Amount (balance ÷ age-based divisor): \$ _____

Withholding and/or estimated payments for taxes: \$ _____

Spending (household bills and/or discretionary spending): \$ _____

Gifting to family, friends, and/or qualified charities: \$ _____

Re-saving in a taxable account or Roth IRA (if qualified): \$ _____

Tax-Deferred Account #3 Description (e.g., 401(k), traditional IRA): _____

Balance in Tax-Deferred Account on 12/31 of Previous Year: \$ _____

RMD Amount (balance ÷ age-based divisor): \$ _____

Withholding and/or estimated payments for taxes: \$ _____

Spending (household bills and/or discretionary spending): \$ _____

Gifting to family, friends, and/or qualified charities: \$ _____

Re-saving in a taxable account or Roth IRA (if qualified): \$ _____