

2022 Required Minimum Distribution (RMD) Table

The age for withdrawing from retirement accounts was increased in 2020 to 72 from 70.5. Therefore, your first RMD must be taken by April 1st of the year you turn age 72. After that, your RMDs must be taken by December 31st of each year. Failure to do so means a penalty of 50% of the required minimum distribution not taken.

2022 Uniform Lifetime Table of the IRS for RMD Distributions

RMDs are calculated by taking the prior year's December ending value and dividing by "Distribution Period in Years" for each account.

Age	Distribution Period in Years
72	27.4
73	26.5
74	25.5
74	24.6
76	23.7
77	22.9
78	22.0
79	21.1
80	20.2
81	19.4
82	18.5
83	17.7
84	16.8
85	16.0
86	15.2
87	14.4
88	13.7
89	12.9
90	12.2
91	11.5
92	10.8
93	10.1
94	9.5
95	8.9
96	8.4
97	7.8
98	7.3
99	6.8
100	6.4
101	6.0
102	5.6
103	5.2
104	4.9
105	4.6