



# First Minnetonka Investment Center: Required Minimum Distributions (RMD) Charts\*

The formula for calculating an RMD is:

$$\frac{\text{Account Balance}^*}{\text{Distribution period}} = \text{RMD}$$

\* *Account Balance as of December 31 of the prior year.*

AGE	DISTRIBUTION	AGE	DISTRIBUTION	AGE	DISTRIBUTION
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		

\*This chart is based on Joint Life expectancies.