RMD Math

Baseline of $500,000

Account Balance / Life Expectancy Factor = RMD

Example Age 73: $500,000 / 26.5 = $18,868

Age	Life Expectancy Factor (Divisor)	Withdrawal %	RMD on a $500,000 Balance
73	26.5	3.77%	$18,868
75	24.6	4.07%	$20,325
80	20.2	4.95%	$24,752
85	16.0	6.25%	$31,250
90	12.2	8.20%	$40,984
95	8.9	11.24%	$56,180
100	6.4	15.63%	$78,125

This is a hypothetical illustration and is not representative of any specific situation. Your results may vary.