



# Reference Table

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## Don't Go Broke in Retirement: A Simple Plan to Build Lifetime Retirement Income

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*Rest-of-Life Communications*

Oxnard, California

## TABLE 3.1

# Withdrawal percentages using the IRS required minimum distribution methodology

Age	Payout Rates for 2020 & 2021	Payout Rates for 2022 & After	Age	Payout Rates for 2020 & 2021	Payout Rates for 2022 & After
60	2.7174%*	2.5840%*	76	4.5455%	4.2194%
61	2.7933%*	2.6525%*	77	4.7170%	4.3668%
62	2.8653%*	2.7174%*	78	4.9261%	4.5455%
63	2.9499%*	2.7933%*	79	5.1282%	4.7393%
64	3.0303%*	2.8653%*	80	5.3476%	4.9505%
65	3.1250%*	2.9499%*	81	5.5866%	5.1546%
66	3.2152%*	3.0303%*	82	5.8480%	5.4054%
67	3.3113%*	3.1250%*	83	6.1350%	5.6497%
68	3.4247%*	3.2154%*	84	6.4516%	5.9524%
69	3.5336%*	3.3223%*	85	6.7568%	6.2500%
70	3.6496%	3.4247%*	86	7.0922%	6.5789%
71	3.7736%	3.5336%*	87	7.4627%	6.9444%
72	3.9063%	3.6496%	88	7.8740%	7.2993%
73	4.0486%	3.7736%	89	8.3333%	7.7519%
74	4.2017%	3.9216%	90	8.7719%	8.1967%
75	4.3669%	4.0650%			

**NOTES:**

- The payout rates marked with an \* above for ages 60 through 69 for the 2020-2021 rates and ages 60 through 71 for the 2022 rates aren't required by the IRS rules. However, they've been calculated using the same methodology as the RMD.
- This table is for illustration purposes; the RMD table continues beyond age 90.
- To determine the payout rate you should be applying for a given calendar year, use the age you turn on your birthday during the applicable calendar year.
- The RMD payout percentages apply to the named account holder on each IRA or 401(k) account. If you're part of a married couple, the applicable withdrawal percentage for each account will still depend on the age of the named account holder with one key exception: If you're married and your spouse is more than 10 years younger than you, a table with different payout rates applies.
- You must withdraw the RMD amount that applies for a calendar year by December 31 of that year. However, there is a grace period until the April 1 following the first year that the RMD rules apply. Thereafter, the required minimum withdrawal amount for a year must be made by December 31 to avoid penalties.

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