



RMD Worksheet

RMD now	Tax deferred balance (12/31 of previous year)	<input type="text"/>
	Required Minimum Distribution Factor (see chart below)	÷ <input type="text"/>
	Required Minimum Distribution (RMD)	<hr/> <input type="text"/>

RMD future	Contribution Years	
	Current Balance	<input type="text"/>
	Annual Contributions	<input type="text"/>
	Average annual rate of return (%)	<input type="text"/>
	Estimated retirement balance	<input type="text"/>
	Deferral Years	
	Average annual rate of return (%)	<input type="text"/>
	Estimated tax deferred balance (12/31 of previous year) *	<input type="text"/>
	Required Minimum Distribution Factor (see chart below)	÷ <input type="text"/>
	Required Minimum Distribution (RMD)	<hr/> <input type="text"/>

RMD Chart

Age	Distribution Period	Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
70	27.4	82	17.1	94	9.1	106	4.2
71	26.5	83	16.3	95	8.6	107	3.9
72	25.6	84	15.5	96	8.1	108	3.7
73	24.7	85	14.8	97	7.6	109	3.4
74	23.8	86	14.1	98	7.1	110	3.1
75	22.9	87	13.4	99	6.7	111	2.9
76	22.0	88	12.7	100	6.3	112	2.6
77	21.2	89	21.2	101	5.9	113	2.4
78	20.3	90	20.3	102	5.5	114	2.1
79	19.5	91	19.5	103	5.2	115 +	1.9
80	18.7	92	18.7	104	4.9		
81	17.9	93	17.9	105	4.5		

* Use the RMD Calculator in the following link to calculate this balance:
<https://bit.ly/1hOnlkQ>