IRS Uniform Lifetime Table — 2025 RMDs

Required minimum distribution = account balance on Dec 31, 2024 ÷ the factor for your age.
Deadline: December 31, 2025 (first RMD may be delayed to April 1, 2026).

Age	Factor	% of balance
72	27.4	3.65%
73	26.5	3.77%
74	25.5	3.92%
75	24.6	4.07%
76	23.7	4.22%
77	22.9	4.37%
78	22.0	4.55%
79	21.1	4.74%
80	20.2	4.95%
81	19.4	5.15%
82	18.5	5.41%
83	17.7	5.65%
84	16.8	5.95%
85	16.0	6.25%
86	15.2	6.58%
87	14.4	6.94%
88	13.7	7.30%
89	12.9	7.75%
90	12.2	8.20%
91	11.5	8.70%
92	10.8	9.26%
93	10.1	9.90%
94	9.5	10.53%
95	8.9	11.24%
96	8.4	11.90%
97	7.8	12.82%
98	7.3	13.70%
99	6.8	14.71%
100	6.4	15.63%
101	6.0	16.67%
102	5.6	17.86%
103	5.2	19.23%
104	4.9	20.41%
105	4.6	21.74%
106	4.3	23.26%
107	4.1	24.39%
108	3.9	25.64%
109	3.7	27.03%
110	3.5	28.57%
111	3.4	29.41%
112	3.3	30.30%
113	3.1	32.26%
114	3.0	33.33%
115	2.9	34.48%
116	2.8	35.71%
117	2.7	37.04%
118	2.5	40.00%
119	2.3	43.48%
120	2.0	50.00%