



2021 LIFE EXPECTANCY TABLES

Uniform Life Expectancy Table for IRA Owners

Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
70	27.4	81	17.9	92	10.2	103	5.2	114	2.1
71	26.5	82	17.1	93	9.6	104	4.9	115+	1.9
72	25.6	83	16.3	94	9.1	105	4.5		
73	24.7	84	15.5	95	8.6	106	4.2		
74	23.8	85	14.8	96	8.1	107	3.9		
75	22.9	86	14.1	97	7.6	108	3.7		
76	22.0	87	13.4	98	7.1	109	3.4		
77	21.2	88	12.7	99	6.7	110	3.1		
78	20.3	89	12.0	100	6.3	111	2.9		
79	19.5	90	11.4	101	5.9	112	2.6		
80	18.7	91	10.8	102	5.5	113	2.4		

This table is used for unmarried IRA owners, married IRA owners whose spouses are not more than 10 years younger, and married IRA owners whose spouses are not the sole beneficiaries of their IRAs.

Single Life Expectancy Table for IRA Beneficiaries

Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
0	82.4	21	62.1	42	41.7	63	22.7	84	8.1	105	1.9
1	81.6	22	61.1	43	40.7	64	21.8	85	7.6	106	1.7
2	80.6	23	60.1	44	39.8	65	21.0	86	7.1	107	1.5
3	79.7	24	59.1	45	38.8	66	20.2	87	6.7	108	1.4
4	78.7	25	58.2	46	37.9	67	19.4	88	6.3	109	1.2
5	77.7	26	57.2	47	37.0	68	18.6	89	5.9	110	1.1
6	76.7	27	56.2	48	36.0	69	17.8	90	5.5	111+	1.0
7	75.8	28	55.3	49	35.1	70	17.0	91	5.2		
8	74.8	29	54.3	50	34.2	71	16.3	92	4.9		
9	73.8	30	53.3	51	33.3	72	15.5	93	4.6		
10	72.8	31	52.4	52	32.3	73	14.8	94	4.3		
11	71.8	32	51.4	53	31.4	74	14.1	95	4.1		
12	70.8	33	50.4	54	30.5	75	13.4	96	3.8		
13	69.9	34	49.4	55	29.6	76	12.7	97	3.6		
14	68.9	35	48.5	56	28.7	77	12.1	98	3.4		
15	67.9	36	47.5	57	27.9	78	11.4	99	3.1		
16	66.9	37	46.5	58	27.0	79	10.8	100	2.9		
17	66.0	38	45.6	59	26.1	80	10.2	101	2.7		
18	65.0	39	44.6	60	25.2	81	9.7	102	2.5		
19	64.0	40	43.6	61	24.4	82	9.1	103	2.3		
20	63.0	41	42.7	62	23.5	83	8.6	104	2.1		

The above chart shows your remaining life expectancy based off of current age. The Remaining Expectancy projects the number of years one should live beyond their current age. The Single Life Expectancy Table is used to calculate Required Minimum Distributions on Inherited IRAs. This table is used for unmarried IRA owners, married IRA owners whose spouses are not more than 10 years younger, and married IRA owners whose spouses are not the sole beneficiaries of their IRAs. These statistics were gathered on 1/13/21 from <https://www.ira-help.com/printable/2020-uniform-lifetime-table>. This document is being provided as a reference to assist you in selecting assumptions or projects to be used in your analysis. This software tool is provided as an informational tool and is not intended to provide a comprehensive financial analysis nor investment advice.