

## WORKSHEET FOR CALCULATING YOUR 2019 REQUIRED MINIMUM DISTRIBUTION (RMD)

<p><b>Step 1: Find out the value of your account(s).</b></p> <p>1. Enter the balance of your retirement plan account(s) as of December 31, 2018. (Remember that Traditional IRAs can be aggregated together, and 403(b)(7) accounts can be aggregated together, when calculating your RMD for each type of account, <b>but you cannot combine the different kinds of accounts with each other or with other kinds of retirement accounts.</b>)</p>	<p>1. \$ _____</p>
<p><b>Step 2: Determine Your Life Expectancy Factor</b></p> <p>2. Enter your age as of December 31, 2019.</p> <p>3. Is your sole primary beneficiary your spouse and is he/she more than 10 years younger than you? If yes, please enter his/her age as of December 31, 2019 in the space allotted. If no, skip to question 5.</p> <p>4. If you answered yes to question 3 above, refer to Figure 1: Joint Life and Last Survivor Expectancy Table (on back page) and locate the life expectancy factor that corresponds to the numbers you listed on lines 2 and 3. Enter that factor on line 4.</p> <p>5. If you answered no to question 3, go to Figure 2: Uniform Lifetime Table (on back page) and locate the factor that corresponds to your age.</p>	<p>2. _____</p> <p>3. _____</p> <p>4. _____</p> <p>5. _____</p>
<p><b>Step 3: Calculate Your RMD</b></p> <p>6. If you answered yes to question 3, divide line 1 by line 4. If you answered no to question 3, divide line 1 by line 5. This amount is your RMD for 2019 and it must be withdrawn by December 31, 2019. (Remember that when calculating your RMD based on multiple traditional IRA accounts or multiple 403(b)(7) accounts, the RMD calculation and withdrawal will be assessed on the sum of each fund account within a plan type (the total IRA withdrawal amount can come from any of your individual Traditional IRAs or a portion can come from several, and the total 403(b)(7) amount can come from any one of your 403(b)(7) accounts or a portion can come from several), <b>but distributions from your traditional IRA will not satisfy your RMD for a 403(b)(7) account (and vice versa).</b>)</p>	<p>6. \$ _____</p>

*This worksheet is intended to provide a basic understanding of how your RMD is calculated. Other factors may impact this calculation and/or the timing requirement(s) of your RMD. Please consult your tax and/or legal advisor regarding this calculation and your personal circumstances.*

Figure 1: JOINT LIFE AND LAST SURVIVOR EXPECTANCY TABLE\*

Ages	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85
60	27.4	27.2	27.0	26.8	26.6	26.5	26.3	26.2	26.1	26.0	25.9	25.8	25.8	25.7	25.6	25.6
61	26.7	26.5	26.3	26.1	25.9	25.7	25.6	25.4	25.3	25.2	25.1	25.0	24.9	24.9	24.8	24.8
62	26.1	25.8	25.6	25.4	25.2	25.0	24.8	24.7	24.6	24.4	24.3	24.2	24.1	24.1	24.0	23.9
63	25.4	25.2	24.9	24.7	24.5	24.3	24.1	23.9	23.8	23.7	23.6	23.4	23.4	23.3	23.2	23.1
64	24.8	24.5	24.3	24.0	23.8	23.6	23.4	23.2	23.1	22.9	22.8	22.7	22.6	22.5	22.4	22.3
65	24.3	23.9	23.7	23.4	23.1	22.9	22.7	22.5	22.4	22.2	22.1	21.9	21.8	21.7	21.6	21.6
66	23.7	23.4	23.1	22.8	22.5	22.3	22.0	21.8	21.7	21.5	21.3	21.2	21.1	21.0	20.9	20.8
67	23.2	22.8	22.5	22.2	21.9	21.6	21.4	21.2	21.0	20.8	20.6	20.5	20.4	20.2	20.1	20.1
68	22.7	22.3	22.0	21.6	21.3	21.0	20.8	20.6	20.3	20.1	20.0	19.8	19.7	19.5	19.4	19.3
69	22.2	21.8	21.4	21.1	20.8	20.5	20.2	19.9	19.7	19.5	19.3	19.1	19.0	18.8	18.7	18.6
70	21.8	21.3	20.9	20.6	20.2	19.9	19.6	19.4	19.1	18.9	18.7	18.5	18.3	18.2	18.0	17.9
71	21.3	20.9	20.5	20.1	19.7	19.4	19.1	18.8	18.5	18.3	18.1	17.9	17.7	17.5	17.4	17.3
72	20.9	20.5	20.0	19.6	19.3	18.9	18.6	18.3	18.0	17.7	17.5	17.3	17.1	16.9	16.7	16.6
73	20.6	20.1	19.6	19.2	18.8	18.4	18.1	17.8	17.5	17.2	16.9	16.7	16.5	16.3	16.1	16.0
74	20.2	19.7	19.3	18.8	18.4	18.0	17.6	17.3	17.0	16.7	16.4	16.2	15.9	15.7	15.5	15.4
75	19.9	19.4	18.9	18.4	18.0	17.6	17.2	16.8	16.5	16.2	15.9	15.6	15.4	15.2	15.0	14.8
76	19.6	19.1	18.6	18.1	17.6	17.2	16.8	16.4	16.0	15.7	15.4	15.1	14.9	14.7	14.4	14.3
77	19.4	18.8	18.3	17.8	17.3	16.8	16.4	16.0	15.6	15.3	15.0	14.7	14.4	14.2	13.9	13.7
78	19.1	18.5	18.0	17.5	17.0	16.5	16.0	15.6	15.2	14.9	14.5	14.2	13.9	13.7	13.4	13.2
79	18.9	18.3	17.7	17.2	16.7	16.2	15.7	15.3	14.9	14.5	14.1	13.8	13.5	13.2	13.0	12.8
80	18.7	18.1	17.5	16.9	16.4	15.9	15.4	15.0	14.5	14.1	13.8	13.4	13.1	12.8	12.6	12.3

\* The complete table can be found in *IRS Publication 590-B*, which can be obtained by calling 1-800-TAXFORM or visiting [www.irs.gov](http://www.irs.gov). You can also access these tables, as well as other important information, at [www.dreyfus.com](http://www.dreyfus.com).

Figure 2: UNIFORM LIFETIME TABLE

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