

Joint Life Expectancy Table

Table effective January 1, 2022

IRA Owner Age 70–77
Spouse Beneficiary Age 45–66

	IRA OWNER AGE							
	70	71	72	73	74	75	76	77
45	41.5	41.5	41.4	41.4	41.3	41.3	41.2	41.2
46	40.6	40.6	40.5	40.4	40.4	40.3	40.3	40.3
47	39.7	39.7	39.6	39.5	39.5	39.4	39.4	39.3
48	38.8	38.8	38.7	38.6	38.6	38.5	38.5	38.4
49	38.0	37.9	37.8	37.7	37.7	37.6	37.5	37.5
50	37.1	37.0	36.9	36.8	36.8	36.7	36.6	36.6
51	36.2	36.1	36.0	36.0	35.9	35.8	35.7	35.7
52	35.4	35.3	35.2	35.1	35.0	34.9	34.9	34.8
53	34.6	34.5	34.3	34.2	34.1	34.1	34.0	33.9
54	33.8	33.6	33.5	33.4	33.3	33.2	33.1	33.0
55	33.0	32.8	32.7	32.6	32.4	32.4	32.3	32.2
56	32.2	32.0	31.9	31.7	31.6	31.5	31.4	31.3
57	31.4	31.2	31.1	30.9	30.8	30.7	30.6	30.5
58	30.7	30.5	30.3	30.1	30.0	29.9	29.8	29.7
59	29.9	29.7	29.5	29.4	29.2	29.1	29.0	28.8
60		29.0	28.8	28.6	28.4	28.3	28.2	28.0
61			28.1	27.9	27.7	27.5	27.4	27.3
62				27.2	27.0	26.8	26.6	26.5
63					26.2	26.1	25.9	25.7
64						25.3	25.2	25.0
65							24.4	24.3
66								23.5

Spouse Beneficiary Age

IRA Owner Age 86–93
Spouse Beneficiary Age 61–82

	IRA OWNER AGE							
	86	87	88	89	90	91	92	93
61	26.6	26.5	26.5	26.4	26.4	26.4	26.4	26.4
62	25.7	25.7	25.6	25.6	25.6	25.6	25.5	25.5
63	24.9	24.9	24.8	24.8	24.7	24.7	24.7	24.7
64	24.1	24.0	24.0	24.0	23.9	23.9	23.9	23.8
65	23.3	23.2	23.2	23.1	23.1	23.1	23.0	23.0
66	22.5	22.4	22.4	22.3	22.3	22.3	22.2	22.2
67	21.7	21.6	21.6	21.5	21.5	21.5	21.4	21.4
68	20.9	20.9	20.8	20.7	20.7	20.7	20.6	20.6
69	20.2	20.1	20.0	20.0	19.9	19.9	19.8	19.8
70	19.4	19.3	19.2	19.2	19.1	19.1	19.0	19.0
71	18.7	18.6	18.5	18.4	18.4	18.3	18.3	18.2
72	17.9	17.8	17.7	17.7	17.6	17.5	17.5	17.4
73	17.2	17.1	17.0	16.9	16.9	16.8	16.7	16.7
74	16.5	16.4	16.3	16.2	16.1	16.1	16.0	15.9
75	15.9	15.7	15.6	15.5	15.4	15.3	15.3	15.2
76		15.1	14.9	14.8	14.7	14.6	14.6	14.5
77			14.3	14.2	14.1	14.0	13.9	13.8
78				13.5	13.4	13.3	13.2	13.1
79					12.8	12.7	12.6	12.5
80						12.1	11.9	11.9
81							11.4	11.3
82								10.7

Spouse Beneficiary Age

IRA Owner Age 78–85
Spouse Beneficiary Age 53–74

	IRA OWNER AGE							
	78	79	80	81	82	83	84	85
53	33.9	33.8	33.7	33.7	33.7	33.6	33.6	33.6
54	33.0	32.9	32.9	32.8	32.8	32.7	32.7	32.7
55	32.1	32.0	32.0	31.9	31.9	31.8	31.8	31.8
56	31.2	31.2	31.1	31.1	31.0	31.0	30.9	30.9
57	30.4	30.3	30.3	30.2	30.1	30.1	30.0	30.0
58	29.6	29.5	29.4	29.3	29.3	29.2	29.2	29.1
59	28.7	28.7	28.6	28.5	28.4	28.4	28.3	28.3
60	27.9	27.8	27.8	27.7	27.6	27.5	27.5	27.4
61	27.1	27.0	26.9	26.9	26.8	26.7	26.7	26.6
62	26.4	26.2	26.1	26.0	26.0	25.9	25.8	25.8
63	25.6	25.5	25.3	25.2	25.2	25.1	25.0	25.0
64	24.8	24.7	24.6	24.5	24.4	24.3	24.2	24.1
65	24.1	23.9	23.8	23.7	23.6	23.5	23.4	23.3
66	23.4	23.2	23.1	22.9	22.8	22.7	22.6	22.6
67	22.7	22.5	22.3	22.2	22.1	22.0	21.9	21.8
68		21.8	21.6	21.5	21.3	21.2	21.1	21.0
69			20.9	20.7	20.6	20.5	20.4	20.3
70				20.0	19.9	19.7	19.6	19.5
71					19.2	19.0	18.9	18.8
72						18.3	18.2	18.1
73							17.5	17.4
74								16.7

Spouse Beneficiary Age

IRA Owner Age 94–100
Spouse Beneficiary Age 69–89

	IRA OWNER AGE							
	94	95	96	97	98	99	100	
69	19.8	19.7	19.7	19.7	19.7	19.7	19.7	
70	19.0	18.9	18.9	18.9	18.9	18.9	18.9	
71	18.2	18.2	18.1	18.1	18.1	18.1	18.1	
72	17.4	17.4	17.4	17.3	17.3	17.3	17.3	
73	16.6	16.6	16.6	16.6	16.5	16.5	16.5	
74	15.9	15.9	15.8	15.8	15.8	15.7	15.7	
75	15.2	15.1	15.1	15.0	15.0	15.0	15.0	
76	14.4	14.4	14.3	14.3	14.3	14.3	14.2	
77	13.7	13.7	13.6	13.6	13.6	13.5	13.5	
78	13.1	13.0	12.9	12.9	12.9	12.8	12.8	
79	12.4	12.3	12.3	12.2	12.2	12.2	12.1	
80	11.8	11.7	11.6	11.6	11.5	11.5	11.5	
81	11.2	11.1	11.0	11.0	10.9	10.9	10.8	
82	10.6	10.5	10.4	10.4	10.3	10.2	10.2	
83	10.0	9.9	9.9	9.8	9.7	9.7	9.6	
84		9.4	9.3	9.2	9.2	9.1	9.1	
85			8.8	8.7	8.7	8.6	8.5	
86				8.3	8.2	8.1	8.0	
87					7.7	7.6	7.6	
88						7.2	7.2	
89							6.8	

Spouse Beneficiary Age

Source: IRS Publication 590-B, Appendix B for 2022 and thereafter.

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JOINT LIFE EXPECTANCY TABLE
(01/2022) RETJLET