Expanded Uniform Lifetime Table For Spouse Beneficiaries

(per IRS Proposed Regulations - July 18, 2024)

Age of Spouse Beneficiary	Life Expectancy (in years)	% of Account Balance	Age of Spouse Beneficiary	Life Expectancy (in years)	% of Account Balance
10	88.2	1.13%	45	53.4	1.87%
11	87.2	1.15%	46	52.4	1.91%
12	86.2	1.16%	47	51.5	1.94%
13	85.2	1.17%	48	50.5	1.98%
14	84.2	1.19%	49	49.5	2.02%
15	83.2	1.20%	50	48.5	2.06%
16	82.2	1.22%	51	47.5	2.11%
17	81.2	1.23%	52	46.5	2.15%
18	80.2	1.25%	53	45.6	2.19%
19	79.2	1.26%	54	44.6	2.24%
20	78.2	1.28%	55	43.6	2.29%
21	77.2	1.30%	56	42.6	2.35%
22	76.2	1.31%	57	41.6	2.40%
23	75.2	1.33%	58	40.7	2.46%
24	74.2	1.35%	59	39.7	2.52%
25	73.3	1.36%	60	38.7	2.58%
26	72.3	1.38%	61	37.7	2.65%
27	71.3	1.40%	62	36.8	2.72%
28	70.3	1.42%	63	35.8	2.79%
29	69.3	1.44%	64	34.9	2.87%
30	68.3	1.46%	65	33.9	2.95%
31	67.3	1.49%	66	33.0	3.03%
32	66.3	1.51%	67	32.0	3.13%
33	65.3	1.53%	68	31.1	3.22%
34	64.3	1.56%	69	30.1	3.32%
35	63.3	1.58%	70	29.2	3.42%
36	62.3	1.61%	71	28.3	3.53%
37	61.3	1.63%	72	27.4	3.65%
38	60.3	1.66%	73	26.5	3.77%
39	59.4	1.68%			
40	58.4	1.71%			
41	57.4	1.74%			
42	56.4	1.77%			
43	55.4	1.81%			
44	54.4	1.84%			

This expanded portion of the Uniform Lifetime Table is used only for spouse beneficiaries (spouses who choose to remain a beneficiary using section 327 under the SECURE 2.0 Act).

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