

Table 1: Required Minimum Distributions Based on 1991–2020 Market Performance

Year	Assumed Market Year	RMD Divisor	Jan. 1 Balance	RMD	Jan. 2 Balance	Growth	Dec. 31 Balance
2021	1991	27.4	\$2,000,000	\$72,993	\$1,927,007	\$442,537	\$2,369,545
2022	1992	26.5	\$2,369,545	\$89,417	\$2,280,128	\$168,843	\$2,448,971
2023	1993	25.6	\$2,448,971	\$95,663	\$2,353,308	\$250,863	\$2,604,171
2024	1994	24.7	\$2,604,171	\$105,432	\$2,498,739	-\$47,726	\$2,451,013
2025	1995	23.8	\$2,451,013	\$102,984	\$2,348,029	\$638,429	\$2,986,458
2026	1996	22.9	\$2,986,458	\$130,413	\$2,856,045	\$357,862	\$3,213,908
2027	1997	22.0	\$3,213,908	\$146,087	\$3,067,821	\$640,254	\$3,708,075
2028	1998	21.2	\$3,708,075	\$174,909	\$3,533,166	\$685,258	\$4,218,424
2029	1999	20.3	\$4,218,424	\$207,804	\$4,010,620	\$386,423	\$4,397,043
2030	2000	19.5	\$4,397,043	\$225,489	\$4,171,553	\$72,794	\$4,244,347
2031	2001	18.7	\$4,244,347	\$226,970	\$4,017,377	-\$85,771	\$3,931,606
2032	2002	17.9	\$3,931,606	\$219,643	\$3,711,963	-\$170,193	\$3,541,769
2033	2003	17.1	\$3,541,769	\$207,121	\$3,334,648	\$518,204	\$3,852,853
2034	2004	16.3	\$3,852,853	\$236,371	\$3,616,481	\$237,422	\$3,853,903
2035	2005	15.5	\$3,853,903	\$248,639	\$3,605,264	\$113,025	\$3,718,290
2036	2006	14.8	\$3,718,290	\$251,236	\$3,467,054	\$328,157	\$3,795,210
2037	2007	14.1	\$3,795,210	\$269,164	\$3,526,047	\$273,974	\$3,800,020
2038	2008	13.4	\$3,800,020	\$283,584	\$3,516,437	-\$420,038	\$3,096,398
2039	2009	12.7	\$3,096,398	\$243,811	\$2,852,587	\$343,166	\$3,195,754
2040	2010	12.0	\$3,195,754	\$266,313	\$2,929,441	\$324,875	\$3,254,316
2041	2011	11.4	\$3,254,316	\$285,466	\$2,968,850	\$162,099	\$3,130,949
2042	2012	10.8	\$3,130,949	\$289,903	\$2,841,046	\$250,864	\$3,091,911
2043	2013	10.2	\$3,091,911	\$303,128	\$2,788,782	\$400,330	\$3,189,112
2044	2014	9.6	\$3,189,112	\$332,199	\$2,856,913	\$238,409	\$3,095,322
2045	2015	9.1	\$3,095,322	\$340,145	\$2,755,177	\$43,670	\$2,798,846
2046	2016	8.6	\$2,798,846	\$325,447	\$2,473,399	\$171,654	\$2,645,053
2047	2017	8.1	\$2,645,053	\$326,550	\$2,318,503	\$272,076	\$2,590,579
2048	2018	7.6	\$2,590,579	\$340,866	\$2,249,714	-\$36,220	\$2,213,493
2049	2019	7.1	\$2,213,493	\$311,760	\$1,901,734	\$377,970	\$2,279,703
2050	2020	6.7	\$2,279,703	\$340,254	\$1,939,449	\$248,734	\$2,188,183

Note: Assumes 50% Bonds–50% Stocks