

Single Life Expectancy Table



New York State
Deferred Compensation Plan

A 457(b) Plan for Your Future

For use by account holders who are unmarried; married and whose spouse is not more than 10 years younger;
or married and whose spouse is not the sole beneficiary of the account

Use this table if you are 73 or over to determine your life expectancy factor for required minimum distributions.

Age	Life Expectancy Factor	Age	Life Expectancy Factor	Age	Life Expectancy Factor	Age	Life Expectancy Factor
0	84.6	30	55.3	60	27.1	90	5.7
1	83.7	31	54.4	61	26.2	91	5.3
2	82.8	32	53.4	62	25.4	92	4.9
3	81.8	33	52.5	63	24.5	93	4.6
4	80.8	34	51.5	64	23.7	94	4.3
5	79.8	35	50.5	65	22.9	95	4.0
6	78.8	36	49.6	66	22.0	96	3.7
7	77.9	37	48.6	67	21.2	97	3.4
8	76.9	38	47.7	68	20.4	98	3.2
9	75.9	39	46.7	69	19.6	99	3.0
10	74.9	40	45.7	70	18.8	100	2.8
11	73.9	41	44.8	71	18.0	101	2.6
12	72.9	42	43.8	72	17.2	102	2.5
13	71.9	43	42.9	73	16.4	103	2.3
14	70.9	44	41.9	74	15.6	104	2.2
15	69.9	45	41.0	75	14.8	105	2.1
16	69.0	46	40.0	76	14.1	106	2.1
17	68.0	47	39.0	77	13.3	107	2.1
18	67.0	48	38.1	78	12.6	108	2.0
19	66.0	49	37.1	79	11.9	109	2.0
20	65.0	50	36.2	80	11.2	110	2.0
21	64.1	51	35.3	81	10.5	111	2.0
22	63.1	52	34.3	82	9.9	112	2.0
23	62.1	53	33.4	83	9.3	113	1.9
24	61.1	54	32.5	84	8.7	114	1.9
25	60.2	55	31.6	85	8.1	115	1.8
26	59.2	56	30.6	86	7.6	116	1.8
27	58.2	57	29.8	87	7.1	117	1.6
28	57.3	58	28.9	88	6.6	118	1.4
29	56.3	59	28.0	89	6.1	119	1.1
						120+	1.0

The information in this chart has been obtained from "Publication 590-B (2021), Distributions from Individual Retirement Arrangements (IRAs)," [irs.gov/publications/p590b#en_US_2021_publink100089977](https://www.irs.gov/publications/p590b#en_US_2021_publink100089977) (May 2, 2022). NRM-4597M1-NY (01/23)