



Joint Life and Last Survivor Table

For Use by Owners Whose Spouses Are More Than 10 Years Younger and Are the Sole Beneficiaries of Their IRAs

Ages	110	111	112	113	114	115+				
110	1.5	1.4	1.3	1.2	1.1	1.1				
111	1.4	1.2	1.1	1.1	1.0	1.0				
112	1.3	1.1	1.0	1.0	1.0	1.0				
113	1.2	1.1	1.0	1.0	1.0	1.0				
114	1.1	1.0	1.0	1.0	1.0	1.0				
115+	1.1	1.0	1.0	1.0	1.0	1.0				
106	3.4	3.2	3.1	2.9	2.7	2.6				
107	3.3	3.1	3.0	2.8	2.6	2.5				
108	3.3	3.1	2.9	2.7	2.5	2.4				
109	3.2	3.0	2.8	2.6	2.4	2.3				
110	3.1	2.9	2.7	2.5	2.3	2.2				
111	3.1	2.9	2.7	2.5	2.3	2.1				
112	3.0	2.8	2.6	2.4	2.2	2.0				
113	3.0	2.8	2.6	2.4	2.2	2.0				
114	3.0	2.7	2.5	2.3	2.1	1.9				
115+	2.9	2.7	2.5	2.3	2.1	1.9				