When the *IRS* starts calling.

The IRS lets you defer taxes on retirement accounts — but only for so long. Once you hit RMD age, you must withdraw a minimum amount each year, whether you need it or not. Here's what that means in plain English.

1 WHAT AN RMD IS

- **The minimum amount** you must withdraw each year from tax-deferred retirement accounts, starting at your RMD age.
- **Applies to:** Traditional IRA, 401(k), 403(b), 457(b), SEP-IRA, SIMPLE IRA, and inherited IRAs (different rules).
- **Doesn't apply to:** Roth IRA during your lifetime, and Roth 401(k) starting in 2024.

2 WHEN YOURS START

Your RMD age depends on the year you were born — the SECURE Acts pushed the age up twice.

BORN	RMD AGE	FIRST RMD YEAR
Before July 1, 1949	70½	Already in RMDs
July 1, 1949 – Dec 31, 1950	72	Already in RMDs
Jan 1, 1951 – Dec 31, 1959	73	The year you turn 73
Jan 1, 1960 and later	75	The year you turn 75

3 HOW MUCH YOU'LL TAKE

The IRS uses a Uniform Lifetime Table — your account balance on Dec 31 divided by a life-expectancy factor.

AGE 73
≈ 3.8% of the account

AGE 80
≈ 4.9% of the account

AGE 85
≈ 6.3% of the account

AGE 90
≈ 8.2% of the account

AGE 95
≈ 11.2% of the account

SPOUSE 10+ YRS YOUNGER
Different (smaller) percentages apply — Joint Life Table.

4 DEADLINES & PENALTIES

- **First RMD:** April 1 of the year *after* you turn RMD age.
- **All subsequent RMDs:** December 31 each year.
- **Penalty for missing:** 25% of the missed amount (dropped from 50% under SECURE 2.0).
- **Penalty reduction:** 10% if corrected within a 2-year window.

> **Year-one trap.** Delaying your first RMD to the April 1 deadline means you take *two* RMDs in that year — which can push you into a higher bracket or trigger IRMAA. Usually better to take the first one in the year you turn RMD age.

5 SMART STRATEGIES

- **QCD — Qualified Charitable Distribution.** If you're 70½+, give up to $111,000 (2026) directly from your IRA to charity. It satisfies your RMD and never hits your AGI — protecting Social Security taxability and IRMAA tiers.
- **Pre-RMD Roth conversions.** Convert pre-tax dollars to Roth in the gap years before RMDs start. Shrinks the future RMD and the tax bill that comes with it.
- **In-kind distribution.** Take the security itself, not cash. Useful if you don't want to sell at a bad time.
- **Aggregate IRAs, not 401(k)s.** If you have multiple IRAs, you can take the total from any one. 401(k)s must each take their own RMD.

> **A NOTE FROM MPM**
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> We calculate and distribute your RMD each year — including any QCD you want to make. You shouldn't have to remember it, but it's good to understand what's happening. Once you're close to RMD age, we start planning around it 5–10 years out.

Sources: IRS Publication 590-B (Distributions from Individual Retirement Arrangements); IRS Uniform Lifetime Table; SECURE Act of 2019 (P.L. 116-94) and SECURE 2.0 Act of 2022 (P.L. 117-328). Confirm current figures with IRS.gov before acting.