Tax Information About TSP Withdrawals and Required Minimum Distributions for Beneficiary Participants

The Thrift Savings Plan (TSP) is required by law to provide you with this notice. However, because the tax rules covered in this notice are complex, you may wish to consult a tax advisor before you make any decision that might be affected by them. **Note:** The required minimum distribution rules discussed in this tax notice only apply to a TSP beneficiary participant account (i.e., an account inherited by the spouse beneficiary of a deceased civilian or uniformed services TSP participant). If you have a TSP civilian and/or uniformed services account, refer to the TSP tax notice "Important Tax Information About Your TSP Withdrawal and Required Minimum Distributions."

1. Your TSP Beneficiary Participant Account

Your TSP Beneficiary Participant account may consist of a traditional (non-Roth) balance, a Roth balance, or both.

Your **traditional (non-Roth) balance** consists of pre-tax contributions that were made to the account and the earnings on those contributions. It also includes any agency contributions and their earnings.

Your **Roth balance** consists of after-tax contributions that were made to the account and the earnings on those contributions. Earnings on all Roth contributions (including Roth contributions that were made from tax-exempt pay) are qualified (i.e., paid tax-free) provided 5 years have passed since the deceased participant first started making Roth contributions.

If the TSP account that you inherited was a uniformed services account, it may contain tax-exempt money. This resulted from contributions that were made while the participant was serving in a combat zone. TSP contributions from tax-exempt pay are always exempt from Federal income tax when withdrawn. The earnings on tax-exempt traditional (non-Roth) contributions are taxable upon withdrawal. The earnings on Roth contributions made from tax-exempt pay are not taxable provided they are qualified.

Your entire TSP account is subject to required minimum distributions. When you have traditional (non-Roth) and Roth balances in your account, any withdrawals will be paid pro rata (i.e., proportionally) from each balance. Also be aware that if you receive a payment from an account that has both taxable and tax-exempt money, your distribution will be paid proportionally from taxable and nontaxable amounts.

2. Required Minimum Distributions

The Internal Revenue Code (IRC) requires that you begin receiving annual distributions from your beneficiary participant account within certain time deadlines. The date on which you must begin receiving required minimum distributions (RMDs) depends on whether the deceased participant died **before** or **on/after** his or her "required beginning date." The required beginning date is defined as April 1 of the year following the year a participant reaches age 70½ or separates from Government service, whichever is later.

For example, if a participant was born on June 1, 1945, and separated from Federal service at age 60, the required beginning date would be April 1, 2016.[1]

Participant's Date of Death Is Before Required Beginning Date

If the TSP participant died before his or her required beginning date, the following rules apply:

Rules for the year of death. As a beneficiary participant, you are not required to receive an RMD payment.

> **Example:** The deceased participant's date of birth is May 1, 1950. He would be age 70½ on November 1, 2020. Therefore, his required beginning date would be April 1, 2021. If the participant died on June 15, 2010, the beneficiary participant would not be required to receive an RMD in 2010.

Rules for subsequent years. In the *years following the participant's death,* you must begin receiving annual RMDs by either December 31 of the year the deceased participant would have turned 70½ or December 31 of the year following the year the participant died, whichever is later. You must continue to receive distributions by December 31 of each subsequent year.

[1] The participant would turn age 70½ on December 1, 2015, so the required beginning date would be the following April 1.

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Example: A TSP participant's date of birth is May 1, 1950. He would be age 70½ on November 1, 2020. Therefore, his required beginning date would be April 1, 2021. If the participant died on June 15, 2010, the beneficiary participant must begin receiving annual required minimum distributions by December 31, 2020 *(the year the participant would have turned age 70½)*. RMDs must continue to be paid by December 31 of each subsequent year.

Example: A TSP participant's date of birth is June 1, 1935. She was age 70½ on December 1, 2005. Therefore, her required beginning date was April 1, 2006. The participant's date of death was March 30, 2005. The beneficiary participant must begin receiving required minimum distributions by December 31, 2006. In this case, rather than receiving a required minimum distribution by December 31, 2005 (the year the participant turned 70½), the TSP will issue the RMD to the beneficiary participant on *December 31 of the year following the date of death.* The beneficiary participant must continue to receive required minimum distributions by December 31 of each subsequent year.

Example: A TSP participant's date of birth is May 15, 1939. He was age 70½ on November 15, 2009. Therefore, his required beginning date was April 1, 2010. His date of death was February 20, 2010. Assume he received his first required minimum distribution on December 20, 2009, before his required beginning date. The beneficiary participant must begin receiving annual required minimum distributions by December 31, 2011 (the year following the year of death, since that date is later than December 31 of the year the participant turned 70½). RMDs must continue to be paid by December 31 of each subsequent year. *The fact that the participant had received his first RMD prior to his required beginning date does not have an effect on the RMD rules for the beneficiary participant.*

Participant's Date of Death Is On or After Required Beginning Date

If the TSP participant died on or after his or her required beginning date, the following rules apply:

Rules for the year of death. In the *year of death*, a required minimum distribution calculation based on the participant's age must be distributed for that year. To the extent this amount was not paid out to the participant before he or she died, as the beneficiary participant, you must receive a required minimum distribution by December 31 of the year of death.

Example: A TSP participant's date of birth is May 15, 1939. He was age 70½ on November 15, 2009. Therefore, his required beginning date was April 1, 2010. His date of death was April 1, 2010 (his required beginning date). He received his first required minimum distribution on December 20, 2009, before his required beginning date. The beneficiary participant must begin receiving annual required minimum distributions by December 31, 2010, and must continue to receive them by December 31 of each subsequent year.

Example: A TSP participant's date of birth is May 1, 1940. She would be age 70½ on November 1, 2010. Therefore, her required beginning date would be April 1, 2011. The participant's date of death is May 30, 2011. To the extent that it was not paid to the participant before her death, a required minimum distribution must be calculated based on the participant's age and must be paid to the beneficiary participant by December 31, 2011. RMDs must continue to be paid by December 31 of each subsequent year.

Rules for subsequent years. In the *years following the participant's death,* you must receive an annual required minimum distribution by December 31 of each year following the year of the participant's death.

Required Minimum Distribution Rules for Beneficiary Participant Accounts

Date of death is:	Payment required in year of death	Payment required in years following year of death*
Before required beginning date	No RMD payment required for beneficiary participant	Must begin receiving annual RMDs by either 12/31 of the year the deceased participant would have turned 70½ or 12/31 of the year following the year of death, whichever is later. Must continue to receive RMDs by 12/31 of each year thereafter.
On required beginning date (4/1)	Payment required by 12/31 of the year of death, unless already paid**	Must receive an annual RMD by 12/31 of each year following the year of the participant's death.
After required beginning date	Payment required by 12/31 of the year of death, unless already paid**	Must receive an annual RMD by 12/31 of each year following the year of the participant's death.

* Payments will be calculated using the previous year-end account balance and the beneficiary participant's age.

** Whether or not the deceased participant had begun receiving RMDs is irrelevant. The determining factor is whether the participant died before his or her required beginning date (April 1) or on/after his or her required beginning date. Payment will be based on the prior year-end account balance and the deceased participant's age.

If you make a partial withdrawal, withdraw your entire account in a single payment, begin withdrawing it through a series of monthly payments, or purchase an annuity, the TSP will ensure that your withdrawal satisfies the IRC minimum distribution requirement. **Note:** If your TSP account record has incorrect dates for your spouse's birth or death, you may not receive a payment that satisfies the minimum distribution requirement by the applicable deadline. If this occurs, you may be subject to an IRS penalty tax of 50% on the amount that was not paid to you on time. To avoid this penalty, you must be sure that the information in your TSP record is correct. Check the "welcome letter" that you received when the TSP established your beneficiary participant account to verify that your spouse's date of birth and date of death are correct.

3. How Your Withdrawal Payment Satisfies the Required Minimum Distribution

The TSP calculates any minimum distributions required to be paid in the year of the participant's death using the deceased participant's age, prior year-end account balance, and the IRS Uniform Lifetime Table, Treas. Reg. § 1.401(a)(9)-9, Q&A-2, as published in the Federal Register on April 17, 2002. In the years following the deceased participant's death, the TSP calculates the annual amount of your required minimum distribution based on your prior year-end account balance and **your age** using the Single Life Table, Treas. Reg. § 1.401(a)(9)-9, Q&A-1, as published in the Federal Register on April 17, 2002.[2] *(See the last page of this notice.)* Because the same table is used to calculate monthly payments based on life expectancy, if you elect to receive monthly payments using that option, you will automatically satisfy the minimum distribution requirement.

Required minimum distributions cannot be transferred to an IRA or eligible employer plan. Therefore, if you are required to receive a minimum distribution and you choose to transfer your single payment or an eligible monthly payment when you make your withdrawal, the TSP will calculate your required minimum distribution amount, remove it from the transfer, and mail it directly to you in a separate check or send it to your checking or savings account if you elected direct deposit. The discussion in this section describes how a minimum distribution payment is made **when there is no transfer involved**.

How is Your Required Minimum Distribution Paid?

When you begin taking your required minimum distributions, the following will happen:

- ***If you take your entire account as a single payment,*** the required minimum distribution is included in that payment;
- ***If you take your entire account as a series of monthly payments (other than payments based on life expectancy),*** your monthly payment will count toward satisfying your required minimum distribution. If necessary, the TSP will send you a supplemental payment to ensure that you satisfy the minimum distribution requirement at the end of the year;
- ***If you take your entire account as a series of monthly payments based on life expectancy,*** your monthly payments will automatically satisfy your required minimum distribution.
- ***If you take your entire account in the form of an annuity,*** the annuity payment will satisfy your minimum distribution requirement.

If you make a mixed withdrawal, you will receive your required minimum distributions as follows:

If your mixed withdrawal ***includes an annuity***, your required minimum distributions will be applied in the same proportion as your withdrawal request. For example, if you choose to purchase an annuity with 50% of your account balance, then 50% of the required minimum distribution amount will be satisfied through the annuity.

- If the remaining portion of your mixed withdrawal is a single payment, then that payment will be used to satisfy the required minimum distribution from the TSP.
- If your mixed withdrawal request also includes monthly payments and your required minimum distribution has not been completely satisfied through your annuity and your single payment (if you chose one), then each monthly payment will be used to satisfy the required minimum distribution until the total amount has been satisfied.
- If your total required minimum distribution has not been satisfied before December 31, the TSP will send you a supplemental payment to satisfy the remaining amount.

If your mixed withdrawal ***does not include an annuity***, your single payment will be used to satisfy your required minimum distribution. If the single payment does not satisfy it, then each monthly payment will be used to satisfy the remaining amount. If your total required minimum distribution has not been satisfied before December 31, the TSP will send you a supplemental payment to satisfy the remaining amount.

If you make a partial withdrawal, your payment will be used to satisfy your required minimum distribution. If you withdraw the rest of your account during the same calendar year as your partial withdrawal, your withdrawal payment(s) will be used to satisfy the remaining required minimum distribution, if any. If the requirement is still not expected to

[2] If you have more than one TSP account, the required minimum distribution is calculated separately for each account.

be satisfied, the TSP will send you a supplemental payment for the remaining amount.

Note: If you request that your partial, single, or eligible monthly payments be transferred, you will receive the required minimum distribution portion as part of any payment made directly to you or as a separate check, if necessary.

4. Tax Withholding From Your Withdrawal

We must withhold Federal income tax from the taxable portion[3] of TSP payments made directly to you. For withholding purposes, there are three types of payments: **eligible rollover distributions, periodic payments, and non-periodic payments**. Federal income tax withholding rules are different for each type of payment, as described in this section. **The TSP does not withhold amounts for state or local income tax.**

Eligible Rollover Distributions

The following TSP payments are eligible rollover distributions:

- A single payment of your entire TSP account.
- A single payment of part of your TSP account (i.e., a partial withdrawal).
- Monthly payments when the payment amount you choose is expected to be paid out in less than 10 years (except payments computed by the TSP according to the IRS Single Life Table).
- A final single payment made after a series of monthly payments.

The following tax withholding rules apply to eligible rollover distributions:

- The mandatory tax withholding on all eligible rollover distributions of $200 or more paid in a single year is 20%. The 20% is tax withholding, not actual tax due; therefore, when you file your annual Federal income tax return, you may be entitled to a refund of a portion of this amount, or you may be required to pay an additional amount.
- You can avoid withholding on all or any portion of an eligible rollover distribution by asking the TSP to transfer that amount to an IRA or eligible employer plan. If you transfer any portion of your traditional (non-Roth) balance to a Roth IRA, you will have to pay Federal income tax on the taxable amount that you transfer. The tax is owed for the year the transfer is made. Roth IRAs are explained in more detail in Section 5.
- You **cannot** avoid the mandatory 20% withholding on taxable amounts that you elect to receive directly, including a payment made by direct deposit to your personal checking or savings account, even if you then roll it over to an IRA or eligible employer plan. See Section 5.
- You may elect to have an amount withheld in addition to the 20% withholding by completing the appropriate section of Form TSP-90, Withdrawal Request for Beneficiary Participants.[4] Or you can complete Line 3 of IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments. Line 1 and Line 2 are not valid elections for this type of payment.
- There is no withholding on eligible rollover distributions that are less than $200. The $200 minimum amount applies to the total dollar amount of all eligible rollover distributions the TSP makes to you in a single tax year.
- There will be no withholding on monthly payments until the total dollar amount of payments for the calendar year reaches $200. Once payments reach $200, the TSP will withhold taxes for the **entire** amount you received during that tax year. Withholding for the remaining amount of that tax year will be calculated based on the dollar amount of each monthly payment. (For example, if you are withdrawing your account in monthly payments and are receiving $100 per month when they begin, there will be no withholding from your first monthly payment; however, when you receive your second monthly payment, withholding will be calculated based on $200. Withholding on subsequent monthly payments will be calculated based on $100—the actual amount of each monthly payment.)
- You can still elect to have withholding for any eligible rollover distribution of less than $200.
- You will have to pay Federal income tax on the entire amount that you transfer from your traditional (non-Roth) balance to a Roth IRA; your tax liability is incurred for the year of the transfer.

Periodic Payments

The following TSP payments are periodic payments:

- Monthly payments, if the payments are made for 10 years or more.
- Monthly payments computed according to the IRS life expectancy tables.

[3] The taxable portion of your payment includes any traditional (non-Roth) contributions that were made to your account (other than those made from tax-exempt pay), any agency contributions, and any Roth earnings that are not qualified.

[4] If you have more than one beneficiary participant account, you must fill out a separate withdrawal request for each account.

- Payments you receive from an annuity that the TSP purchases for you. After your annuity is purchased, you will receive information from the annuity provider about making a withholding election.

Withholding for the taxable amount of periodic payments will be based on the IRS withholding table for a married individual claiming three withholding allowances, unless you have indicated otherwise on Form TSP-90, Withdrawal Request for Beneficiary Participants, or unless the TSP receives from you IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments. Withholding is calculated using IRS Publication 15, *Employer's Tax Guide,* or IRS Publication 15-A, *Employer's Supplemental Tax Guide*. The IRS annually updates the instructions to IRS Form W-4P to show the minimum periodic payment amounts on which withholding is required.

If you submit Form W-4P, you may elect:

- to have no Federal income tax withheld by completing Line 1; or
- to have Federal income tax withheld based on the allowances and marital status that you indicate on Line 2. Withholding will then be computed using the IRS publications referred to above; or
- to have an additional amount withheld by completing Line 3. The amount that you specify will be added to the amount that would otherwise be withheld (i.e., married with three allowances), or based on the election you made on Line 2.

Your withholding election submitted on your request for monthly payments will remain in effect until the TSP receives a new Form W-4P from you. A new withholding election will be effective beginning with the first payment after the form is processed. You may change elections concerning your withholding as often as you wish.

Non-Periodic Payments

Generally, IRS required minimum distributions are treated as non-periodic payments. For example, if you elect to transfer your TSP account to your IRA and a portion of the payment is sent directly to you in order to satisfy your required minimum distribution, the portion you receive directly is a non-periodic payment.

However, there is an exception. If a portion of a monthly payment is used to satisfy a required minimum distribution and that monthly payment is considered a periodic payment, the entire payment is treated as a periodic payment and cannot be transferred.

The TSP will withhold 10% for Federal income tax from non-periodic payments unless you have indicated otherwise on Form TSP-90, Withdrawal Request for Beneficiary Participants, or unless the TSP receives IRS Form W-4P, Withholding Certificate for Pension or Annuity Payments, from you (or the payee).

If you submit IRS Form W-4P, you may elect:

- to have no Federal income tax withheld, by completing Line 1; or
- to have an amount withheld in addition to the 10%, by completing Line 3.

Line 2 is not a valid election for this type of payment.

Special Note About Monthly Payments

If you choose monthly payments, you should consider the category into which your payments will fall. The TSP will use the following rules in making this determination:

- **If you choose to have your payments based on life expectancy,** your payments will be treated as periodic, no matter how long they last. Payments are calculated based on the IRS Single Life Table, Treas. Reg. § 1.401(a)(9)-9, Q&A-1. *(See page 8.)*
- **If you choose to receive payments of a certain dollar amount,** the TSP will divide your account balance at the time payments begin by the dollar amount you choose. If the result is 120 or more, your payments will be treated as periodic. If the result is fewer than 120, your payments will be eligible rollover distributions.
- **If you change to a final single payment from a series of monthly payments,** that final payment will be treated as an eligible rollover distribution.

Note: Once a year, you will be permitted to make a change in the amount of your monthly payments. If you are receiving monthly payments based on the IRS Single Life Table, you will also be able to make a one-time irrevocable change to monthly payments based on a dollar amount. If you make either change, the tax withholding on your new payments will be determined according to whether the new payments are eligible rollover distributions or periodic payments.

Special Note for Nonresident Aliens and Beneficiaries of Nonresident Aliens

Special tax withholding rules apply to TSP payments made to nonresident aliens. For a detailed explanation of how these rules apply, please read the TSP tax notice "Special Tax Withholding Rules for Thrift Savings Plan Payments to Nonresident Aliens." You can obtain a copy of the notice from the TSP website, www.tsp.gov, or by calling or writing to the TSP. *(See Section 7.)*

Other Tax Withholding Information

You may request that there be no tax withholding from a periodic or a non-periodic payment. You can do so by completing the appropriate section of Form TSP-90, Withdrawal Request for Beneficiary Participants, or by completing Line 1 of IRS Form W-4P. If you submit Form W-4P with Line 1 completed and you subsequently decide you want tax withholding, you may revoke your prior decision by completing another Form W-4P and writing "Revoked" on Line 1 of the form. Taxes will then be withheld at the rate set by law.

If you do not have enough Federal income tax withheld from your payment, you may be responsible for paying estimated tax. You may also incur penalties under the IRS estimated tax rules if your withholding and estimated tax payments are not sufficient.

If you ask to have additional withholding and the total amount of the withholding equals or exceeds the amount of your payment, your entire payment will be withheld.

The TSP does not withhold for state, city, county, or other local income tax. Therefore, you should consult your tax advisor or relevant state or local taxing authorities regarding any potential tax obligations to them.

5. Transferring or Rolling Over Your TSP Payment

If your payment is an **eligible rollover distribution** as described in Section 4, all or any part of it can either be transferred or rolled over to an IRA or eligible employer plan.[5] But keep in mind that required minimum distributions cannot be transferred or rolled over.

No IRA or eligible employer plan is required to accept a transfer or rollover. Before you decide to transfer or roll over your TSP account, you should find out whether your IRA or plan will accept it, the minimum amount it will accept, and whether tax-exempt money or Roth money, if applicable, will be accepted. Also, distributions from the IRA or plan to which the transfer or rollover is made may be subject to different plan rules (such as spousal consent) and tax consequences from those that apply to distributions from the TSP.

You should be aware that the tax rules regarding transfers and rollovers can be complicated. You should consult a qualified tax advisor to ensure that you understand the tax consequences of these transactions.

A **transfer** occurs when you instruct the TSP to send all or part of your payment directly to an IRA or eligible employer plan instead of issuing it directly to you. You will not be subject to the mandatory 20% Federal income tax withholding on any taxable portion of your payment that the TSP transfers directly to your IRA or eligible employer plan. However, you will have to pay withholding on any taxable amount that is paid directly to you (or to your personal checking or savings account via electronic funds transfer (EFT)), even if you then roll it over yourself.

A **rollover** occurs when the TSP pays your eligible rollover distribution to you and you deposit any part of your distribution into an IRA or eligible employer plan within 60 days of the date you receive it. Remember that the IRS requires the TSP to withhold 20% of your distribution when it is paid directly to you. If you want to roll over your entire payment, you must use other funds to make up for the amount withheld. If you do not want to use personal funds to make up the amount withheld, you should choose to have the TSP transfer your account to your IRA or eligible employer plan directly, instead of rolling it over yourself.

If you decide to transfer or roll over traditional (non-Roth) money to a **Roth IRA**, you must pay income tax on the taxable amount you transfer or roll over; the tax liability is incurred for the year of the transfer.

If you choose to receive a series of monthly payments that is expected to last for less than 10 years, your decision whether to transfer all or any part of a payment will apply to all later payments in the series unless you change your election to have funds transferred, or unless you change your payment amount and your new monthly payments are no longer considered eligible rollover distributions.

Special Note Regarding Tax-Exempt Balance Transfers and Rollovers

Tax-exempt balances (i.e., tax-exempt contributions from pay earned in a combat zone) may be transferred or rolled over into an IRA or transferred to certain eligible employer plans, but only if the IRA or plan accepts them. If you choose to transfer a portion of the distribution, the taxable balance will be transferred to your IRA or plan first. Tax-exempt money will be transferred only if the taxable portion of your distribution does not satisfy the percentage that you elect to transfer to your IRA or plan. Any tax-exempt money in your withdrawal that cannot be transferred will be paid directly to you (or to your checking or savings account, if you so elect).

The tax-exempt portion of a withdrawal from your traditional (non-Roth) balance can only be transferred (not rolled over) to an eligible employer plan. The only types of eligible employer plans that can accept a transfer of tax-exempt balances from the TSP are plans qualified under IRC § 401(a) and IRC § 403(b) annuity plans; however, a plan is not legally required to accept such a transfer.

If you transfer or roll over a tax-exempt balance into a traditional IRA, it is your responsibility to keep track of the amount of these contributions and report that amount to the

[5] **A traditional IRA** is any IRA that is not a Roth IRA, a SIMPLE IRA, or an education IRA. Tax-deferred money that is transferred from the TSP to a traditional IRA is not subject to tax until it is withdrawn from the IRA. **An eligible employer plan** includes a plan qualified under section 401(a) of the Internal Revenue Code, such as a section 401(k) plan, profit-sharing plan, defined benefit plan, stock bonus plan, and money purchase plan; a section 403(a) annuity plan; a section 403(b) tax-sheltered annuity; and a section 457(b) plan maintained by a Government employer.

IRS on the appropriate form so that the nontaxable amount of any future distribution(s) can be determined.

6. Tax Reporting

The TSP will report to the IRS all payments (including required minimum distributions) that are made directly to you, as well as all transfers made to IRAs or eligible employer plans. The TSP will also report TSP payments and transfers to the state in which your TSP account record shows you resided at the time the payments were made if that state has an income tax.

Annuity purchases are not reported by the TSP to the IRS or to your state of residence. Payments made under an annuity that the TSP purchased for you will be reported for tax purposes by the annuity provider.

In January of the year that follows your TSP payment, the TSP will send you Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.[6] You should include the taxable amount reported on Form 1099-R as income on your individual income tax return for the year in which payment was made. **You should keep the TSP informed of any changes in your address until you receive this tax information.**

7. TSP Contact Information

If you have any questions regarding this notice, please contact the TSP toll free at 1-877-968-3778 (TDD: 1-877-847-4385). Outside the U.S. and Canada, please call 404-233-4400 (not toll free). You can also send a fax to 1-866-817-5023 or write to the TSP at the address on the TSP website (www.tsp.gov).

[6] A withdrawal from a TSP beneficiary participant account will be reported to the Internal Revenue Service as a death payment on Form 1099-R.

Uniform Lifetime Table for Calculating Minimum Distributions*

Age	Distribution Period	Age	Distribution Period	Age	Distribution Period
70	27.4	90	11.4	110	3.1
71	26.5	91	10.8	111	2.9
72	25.6	92	10.2	112	2.6
73	24.7	93	9.6	113	2.4
74	23.8	94	9.1	114	2.1
75	22.9	95	8.6	115+	1.9
76	22.0	96	8.1		
77	21.2	97	7.6		
78	20.3	98	7.1		
79	19.5	99	6.7		
80	18.7	100	6.3		
81	17.9	101	5.9		
82	17.1	102	5.5		
83	16.3	103	5.2		
84	15.5	104	4.9		
85	14.8	105	4.5		
86	14.1	106	4.2		
87	13.4	107	3.9		
88	12.7	108	3.7		
89	12.0	109	3.4		

* A required minimum distribution is calculated as illustrated in the following example: The participant reaches age 75 in 2012. As of December 31, 2011 (the last day of the calendar year immediately preceding the calendar year for which the required distribution will be made), the value of the participant's TSP account was $229,000. Based on the table above, the expected distribution period in years for a 75-year-old individual would be 22.9, so the participant would divide $229,000 by 22.9. Through this calculation, the participant would determine that the calendar year 2012 would require a minimum distribution of $10,000.

Single Life Table for Calculating Minimum Distributions*							
Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy	Age	Life Expectancy
0	82.4	28	55.3	56	28.7	84	8.1
1	81.6	29	54.3	57	27.9	85	7.6
2	80.6	30	53.3	58	27.0	86	7.1
3	79.7	31	52.4	59	26.1	87	6.7
4	78.7	32	51.4	60	25.2	88	6.3
5	77.7	33	50.4	61	24.4	89	5.9
6	76.7	34	49.4	62	23.5	90	5.5
7	75.8	35	48.5	63	22.7	91	5.2
8	74.8	36	47.5	64	21.8	92	4.9
9	73.8	37	46.5	65	21.0	93	4.6
10	72.8	38	45.6	66	20.2	94	4.3
11	71.8	39	44.6	67	19.4	95	4.1
12	70.8	40	43.6	68	18.6	96	3.8
13	69.9	41	42.7	69	17.8	97	3.6
14	68.9	42	41.7	70	17.0	98	3.4
15	67.9	43	40.7	71	16.3	99	3.1
16	66.9	44	39.8	72	15.5	100	2.9
17	66.0	45	38.8	73	14.8	101	2.7
18	65.0	46	37.9	74	14.1	102	2.5
19	64.0	47	37.0	75	13.4	103	2.3
20	63.0	48	36.0	76	12.7	104	2.1
21	62.1	49	35.1	77	12.1	105	1.9
22	61.1	50	34.2	78	11.4	106	1.7
23	60.1	51	33.3	79	10.8	107	1.5
24	59.1	52	32.3	80	10.2	108	1.4
25	58.2	53	31.4	81	9.7	109	1.2
26	57.2	54	30.5	82	9.1	110	1.1
27	56.2	55	29.6	83	8.6	111+	1.0

* A required minimum distribution is calculated as illustrated in the following example: The deceased participant was born on October 31, 1953, and dies on December 1, 2011, at the age of 58. The beneficiary participant must begin receiving annual required minimum distributions by December 31, 2024 (the end of the year in which the participant would have reached age 70½). As of December 31, 2023 (the last day of the calendar year immediately preceding the year for which the required distribution will be made), the beneficiary participant account balance was $221,000. The beneficiary participant is age 65 in 2024. Based on the table above, the expected distribution period (in years) for a 65-year-old individual is 21, so the beneficiary participant would divide $221,000 by 21. Through this calculation, the beneficiary participant would determine that the calendar year 2024 would require a minimum distribution of $10,000.