Minimum Annual Distribution
WORKSHEET

To determine your approximate minimum monthly payment amount to commence at age 70½, complete the fields below using the following instructions:

- Find the "Estimated Life Expectancy," at age 70½ and put this number in the first blank. You will need to round to the nearest whole number. *(See the Uniform Life Expectancy Table)*

- Multiply this, life expectancy years, by 12; and

- Divide your estimated account value at the time payments must begin by the "Life Expectancy Months" to determine your minimum monthly payment amount.

- You can repeat this calculation each year as you grow older.

Life Expectancy Years	
	x 12
Life Expectancy Months	

Account Value	$
Life Expectancy Months	÷
Minimum Monthly Payment	$

Pension Plus

Uniform Life Expectancy
TABLE

(Use to determine Required Minimum Distribution Payments)

As an example, assume that a retired participant attains age 70½ in the year 2008. If the value of the participant's account on December 31, 2007 is $50,000, the participant's required minimum distribution for the year 2008 is $1,825 ($50,000 divided by 27.4). In each subsequent year, the participant's account balance as of December 31st of the prior year should be divided by the Distribution Period in the table based upon the participant's attained age in that year (i.e., 26.5 in the year 2009 in our example). If the spouse is ten or more years younger than the participant, different rules apply. Please contact Voya Financial® for more information.

Source: IRS Regulations 1.401(a)(9)-6

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

Office of Retirement Services
State of Michigan
ORS

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