

RMD Checklist

Required minimum distributions: when they start and how much | Reviewed October 2026

Step 1: Find my start age

Born	Start age
July 1, 1949 to Dec 31, 1950	72
Jan 1, 1951 to Dec 31, 1959 (1959: confirm with a tax professional)	73
Jan 1, 1960 or later	75

My birth date: _____

My start age: _____

First deadline: _____

Step 2: Decide when to take the first one

- ☐ I know the first one can wait until **April 1** of the next year, but then **two** land in that tax year.
- ☐ I will ask my tax preparer whether to take the first one by **December 31** instead.

Step 3: Find the amount

Balance on **December 31 of last year** divided by the factor for the age I reach this year.

Age	73	74	75	76	77	78	79	80
Factor	26.5	25.5	24.6	23.7	22.9	22.0	21.1	20.2

Account	Dec 31 balance	Factor	Required amount
	\$		
	\$		
	\$		
	\$		

Step 4: Where it can come from

- ☐ IRAs (traditional, SEP, SIMPLE): figure each, take the total from any IRA.
- ☐ 401(k) and 457(b): taken separately from each plan.
- ☐ 403(b): total can come from any 403(b), not from other account types.
- ☐ Roth IRA and Roth 401(k): no required withdrawals for the original owner.

A required withdrawal can **never be rolled over**. Putting one into another IRA is an excess contribution.

Step 5: Avoid the penalty

- ☐ Missed amount penalty is **25%**, or **10%** if corrected within the window. Waivers use Form 5329.
- ☐ I know who tracks my deadlines each year (name below).

Name: _____

Step 6: Giving to charity?

- ☐ If I am **70 1/2 or older**, I will ask about a QCD from my IRA. 2026 limit: **\$111,000**.

Questions for my tax professional

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: IRS RMD FAQs, Publication 590-B, final regulations T.D. 10001, Notice 2025-67.