

APPENDIX F

Required Minimum Distribution (RMD) Tables

RMD Uniform Lifetime Table – Distribution Period

Age	Factor	Age	Factor	Age	Factor
10	86.2	45	51.5	80	18.7
11	85.2	46	50.5	81	17.9
12	84.2	47	49.5	82	17.1
13	83.2	48	48.5	83	16.3
14	82.2	49	47.5	84	15.5
15	81.2	50	46.5	85	14.8
16	80.2	51	45.5	86	14.1
17	79.2	52	44.6	87	13.4
18	78.2	53	43.6	88	12.7
19	77.3	54	42.6	89	12.0
20	76.3	55	41.6	90	11.4
21	75.3	56	40.7	91	10.8
22	74.3	57	39.7	92	10.2
23	73.3	58	38.7	93	9.6
24	72.3	59	37.8	94	9.1
25	71.3	60	36.8	95	8.6
26	70.3	61	35.8	96	8.1
27	69.3	62	34.9	97	7.6
28	68.3	63	33.9	98	7.1
29	67.3	64	33.0	99	6.7
30	66.3	65	32.0	100	6.3
31	65.3	66	31.1	101	5.9
32	64.3	67	30.2	102	5.5
33	63.3	68	29.2	103	5.2
34	62.3	69	28.3	104	4.9
35	61.4	70	27.4	105	4.5
36	60.4	71	26.5	106	4.2
37	59.4	72	25.6	107	3.9
38	58.4	73	24.7	108	3.7
39	57.4	74	23.8	109	3.4
40	56.4	75	22.9	110	3.1
41	55.4	76	22.0	111	2.9
42	54.4	77	21.2	112	2.6
43	53.4	78	20.3	113	2.4
44	52.4	79	19.5	114	2.1
				115	1.9

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RMD Single Life Table – Life Expectancy

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

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APPENDIX F: REQUIRED MINIMUM DISTRIBUTION (RMD) TABLES

RMD Joint and Last Survivor Table – Life Expectancy

Ages	35	36	37	38	39	40	41	42	43	44	45	46
35	55.2	54.7	54.3	53.8	53.4	53.0	52.7	52.3	52.0	51.7	51.5	51.2
36	54.7	54.2	53.7	53.3	52.8	52.4	52.0	51.7	51.3	51.0	50.7	50.5
37	54.3	53.7	53.2	52.7	52.3	51.8	51.4	51.1	50.7	50.4	50.0	49.8
38	53.8	53.3	52.7	52.2	51.7	51.3	50.9	50.4	50.1	49.7	49.4	49.1
39	53.4	52.8	52.3	51.7	51.2	50.8	50.3	49.9	49.5	49.1	48.7	48.4
40	53.0	52.4	51.8	51.3	50.8	50.2	49.8	49.3	48.9	48.5	48.1	47.7
41	52.7	52.0	51.4	50.9	50.3	49.8	49.3	48.8	48.3	47.9	47.5	47.1
42	52.3	51.7	51.1	50.4	49.9	49.3	48.8	48.3	47.8	47.3	46.9	46.5
43	52.0	51.3	50.7	50.1	49.5	48.9	48.3	47.8	47.3	46.8	46.3	45.9
44	51.7	51.0	50.4	49.7	49.1	48.5	47.9	47.3	46.8	46.3	45.8	45.4
45	51.5	50.7	50.0	49.4	48.7	48.1	47.5	46.9	46.3	45.8	45.3	44.8
46	51.2	50.5	49.8	49.1	48.4	47.7	47.1	46.5	45.9	45.4	44.8	44.3
47	51.0	50.2	49.5	48.8	48.1	47.4	46.7	46.1	45.5	44.9	44.4	43.9
48	50.8	50.0	49.2	48.5	47.8	47.1	46.4	45.8	45.1	44.5	44.0	43.4
49	50.6	49.8	49.0	48.2	47.5	46.8	46.1	45.4	44.8	44.2	43.6	43.0
50	50.4	49.6	48.8	48.0	47.3	46.5	45.8	45.1	44.4	43.8	43.2	42.6
51	50.2	49.4	48.6	47.8	47.0	46.3	45.5	44.8	44.1	43.5	42.8	42.2
52	50.0	49.2	48.4	47.6	46.8	46.0	45.3	44.6	43.8	43.2	42.5	41.8
53	49.9	49.1	48.2	47.4	46.6	45.8	45.1	44.3	43.6	42.9	42.2	41.5
54	49.8	48.9	48.1	47.2	46.4	45.6	44.8	44.1	43.3	42.6	41.9	41.2
55	49.7	48.8	47.9	47.1	46.3	45.5	44.7	43.9	43.1	42.4	41.6	40.9
56	49.5	48.7	47.8	47.0	46.1	45.3	44.5	43.7	42.9	42.1	41.4	40.7
57	49.4	48.6	47.7	46.8	46.0	45.1	44.3	43.5	42.7	41.9	41.2	40.4
58	49.4	48.5	47.6	46.7	45.8	45.0	44.2	43.3	42.5	41.7	40.9	40.2
59	49.3	48.4	47.5	46.6	45.7	44.9	44.0	43.2	42.4	41.5	40.7	40.0
60	49.2	48.3	47.4	46.5	45.6	44.7	43.9	43.0	42.2	41.4	40.6	39.8
61	49.1	48.2	47.3	46.4	45.5	44.6	43.8	42.9	42.1	41.2	40.4	39.6
62	49.1	48.1	47.2	46.3	45.4	44.5	43.7	42.8	41.9	41.1	40.3	39.4
63	49.0	48.1	47.2	46.3	45.3	44.5	43.6	42.7	41.8	41.0	40.1	39.3
64	48.9	48.0	47.1	46.2	45.3	44.4	43.5	42.6	41.7	40.8	40.0	39.2
65	48.9	48.0	47.0	46.1	45.2	44.3	43.4	42.5	41.6	40.7	39.9	39.0
66	48.9	47.9	47.0	46.1	45.1	44.2	43.3	42.4	41.5	40.6	39.8	38.9
67	48.8	47.9	46.9	46.0	45.1	44.2	43.3	42.3	41.4	40.6	39.7	38.8
68	48.8	47.8	46.9	46.0	45.0	44.1	43.2	42.3	41.4	40.5	39.6	38.7
69	48.7	47.8	46.9	45.9	45.0	44.1	43.1	42.2	41.3	40.4	39.5	38.6

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

RMD Joint and Last Survivor Table – Life Expectancy

Ages	35	36	37	38	39	40	41	42	43	44	45	46
70	48.7	47.8	46.8	45.9	44.9	44.0	43.1	42.2	41.3	40.3	39.4	38.6
71	48.7	47.7	46.8	45.9	44.9	44.0	43.0	42.1	41.2	40.3	39.4	38.5
72	48.7	47.7	46.8	45.8	44.9	43.9	43.0	42.1	41.1	40.2	39.3	38.4
73	48.6	47.7	46.7	45.8	44.8	43.9	43.0	42.0	41.1	40.2	39.3	38.4
74	48.6	47.7	46.7	45.8	44.8	43.9	42.9	42.0	41.1	40.1	39.2	38.3
75	48.6	47.7	46.7	45.7	44.8	43.8	42.9	42.0	41.0	40.1	39.2	38.3
76	48.6	47.6	46.7	45.7	44.8	43.8	42.9	41.9	41.0	40.1	39.1	38.2
77	48.6	47.6	46.7	45.7	44.8	43.8	42.9	41.9	41.0	40.0	39.1	38.2
78	48.6	47.6	46.6	45.7	44.7	43.8	42.8	41.9	40.9	40.0	39.1	38.2
79	48.6	47.6	46.6	45.7	44.7	43.8	42.8	41.9	40.9	40.0	39.1	38.1
80	48.5	47.6	46.6	45.7	44.7	43.7	42.8	41.8	40.9	40.0	39.0	38.1
81	48.5	47.6	46.6	45.7	44.7	43.7	42.8	41.8	40.9	39.9	39.0	38.1
82	48.5	47.6	46.6	45.6	44.7	43.7	42.8	41.8	40.9	39.9	39.0	38.1
83	48.5	47.6	46.6	45.6	44.7	43.7	42.8	41.8	40.9	39.9	39.0	38.0
84	48.5	47.6	46.6	45.6	44.7	43.7	42.7	41.8	40.8	39.9	39.0	38.0
85	48.5	47.5	46.6	45.6	44.7	43.7	42.7	41.8	40.8	39.9	38.9	38.0
86	48.5	47.5	46.6	45.6	44.6	43.7	42.7	41.8	40.8	39.9	38.9	38.0
87	48.5	47.5	46.6	45.6	44.6	43.7	42.7	41.8	40.8	39.9	38.9	38.0
88	48.5	47.5	46.6	45.6	44.6	43.7	42.7	41.8	40.8	39.9	38.9	38.0
89	48.5	47.5	46.6	45.6	44.6	43.7	42.7	41.7	40.8	39.8	38.9	38.0
90	48.5	47.5	46.6	45.6	44.6	43.7	42.7	41.7	40.8	39.8	38.9	38.0

RMD Joint and Last Survivor Table – Life Expectancy

Ages	47	48	49	50	51	52	53	54	55	56	57	58
47	43.4	42.9	42.4	42.0	41.6	41.2	40.9	40.5	40.2	40.0	39.7	39.4
48	42.9	42.4	41.9	41.5	41.0	40.6	40.3	39.9	39.6	39.3	39.0	38.7
49	42.4	41.9	41.4	40.9	40.5	40.1	39.7	39.3	38.9	38.6	38.3	38.0
50	42.0	41.5	40.9	40.4	40.0	39.5	39.1	38.7	38.3	38.0	37.6	37.3
51	41.6	41.0	40.5	40.0	39.5	39.0	38.5	38.1	37.7	37.4	37.0	36.7
52	41.2	40.6	40.1	39.5	39.0	38.5	38.0	37.6	37.2	36.8	36.4	36.0
53	40.9	40.3	39.7	39.1	38.5	38.0	37.5	37.1	36.6	36.2	35.8	35.4
54	40.5	39.9	39.3	38.7	38.1	37.6	37.1	36.6	36.1	35.7	35.2	34.8
55	40.2	39.6	38.9	38.3	37.7	37.2	36.6	36.1	35.6	35.1	34.7	34.3
56	40.0	39.3	38.6	38.0	37.4	36.8	36.2	35.7	35.1	34.7	34.2	33.7
57	39.7	39.0	38.3	37.6	37.0	36.4	35.8	35.2	34.7	34.2	33.7	33.2
58	39.4	38.7	38.0	37.3	36.7	36.0	35.4	34.8	34.3	33.7	33.2	32.8
59	39.2	38.5	37.8	37.1	36.4	35.7	35.1	34.5	33.9	33.3	32.8	32.3
60	39.0	38.2	37.5	36.8	36.1	35.4	34.8	34.1	33.5	32.9	32.4	31.9
61	38.8	38.0	37.3	36.6	35.8	35.1	34.5	33.8	33.2	32.6	32.0	31.4

APPENDIX F: REQUIRED MINIMUM DISTRIBUTION (RMD) TABLES

RMD Joint and Last Survivor Table – Life Expectancy

Ages	47	48	49	50	51	52	53	54	55	56	57	58
62	38.6	37.8	37.1	36.3	35.6	34.9	34.2	33.5	32.9	32.2	31.6	31.1
63	38.5	37.7	36.9	36.1	35.4	34.6	33.9	33.2	32.6	31.9	31.3	30.7
64	38.3	37.5	36.7	35.9	35.2	34.4	33.7	33.0	32.3	31.6	31.0	30.4
65	38.2	37.4	36.6	35.8	35.0	34.2	33.5	32.7	32.0	31.4	30.7	30.0
66	38.1	37.2	36.4	35.6	34.8	34.0	33.3	32.5	31.8	31.1	30.4	29.8
67	38.0	37.1	36.3	35.5	34.7	33.9	33.1	32.3	31.6	30.9	30.2	29.5
68	37.9	37.0	36.2	35.3	34.5	33.7	32.9	32.1	31.4	30.7	29.9	29.2
69	37.8	36.9	36.0	35.2	34.4	33.6	32.8	32.0	31.2	30.5	29.7	29.0
70	37.7	36.8	35.9	35.1	34.3	33.4	32.6	31.8	31.1	30.3	29.5	28.8
71	37.6	36.7	35.9	35.0	34.2	33.3	32.5	31.7	30.9	30.1	29.4	28.6
72	37.5	36.6	35.8	34.9	34.1	33.2	32.4	31.6	30.8	30.0	29.2	28.4
73	37.5	36.6	35.7	34.8	34.0	33.1	32.3	31.5	30.6	29.8	29.1	28.3
74	37.4	36.5	35.6	34.8	33.9	33.0	32.2	31.4	30.5	29.7	28.9	28.1
75	37.4	36.5	35.6	34.7	33.8	33.0	32.1	31.3	30.4	29.6	28.8	28.0
76	37.3	36.4	35.5	34.6	33.8	32.9	32.0	31.2	30.3	29.5	28.7	27.9
77	37.3	36.4	35.5	34.6	33.7	32.8	32.0	31.1	30.3	29.4	28.6	27.8
78	37.2	36.3	35.4	34.5	33.6	32.8	31.9	31.0	30.2	29.3	28.5	27.7
79	37.2	36.3	35.4	34.5	33.6	32.7	31.8	31.0	30.1	29.3	28.4	27.6
80	37.2	36.3	35.4	34.5	33.6	32.7	31.8	30.9	30.1	29.2	28.4	27.5
81	37.2	36.2	35.3	34.4	33.5	32.6	31.8	30.9	30.0	29.2	28.3	27.5
82	37.1	36.2	35.3	34.4	33.5	32.6	31.7	30.8	30.0	29.1	28.3	27.4
83	37.1	36.2	35.3	34.4	33.5	32.6	31.7	30.8	29.9	29.1	28.2	27.4
84	37.1	36.2	35.3	34.3	33.4	32.5	31.7	30.8	29.9	29.0	28.2	27.3
85	37.1	36.2	35.2	34.3	33.4	32.5	31.6	30.7	29.9	29.0	28.1	27.3
86	37.1	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.8	29.0	28.1	27.2
87	37.0	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.1	27.2
88	37.0	36.1	35.2	34.3	33.4	32.5	31.6	30.7	29.8	28.9	28.0	27.2
89	37.0	36.1	35.2	34.3	33.3	32.4	31.5	30.7	29.8	28.9	28.0	27.2
90	37.0	36.1	35.2	34.2	33.3	32.4	31.5	30.6	29.8	28.9	28.0	27.1

2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

RMD Joint and Last Survivor Table – Life Expectancy

Ages	59	60	61	62	63	64	65	66	67	68	69	70
59	31.8	31.3	30.9	30.5	30.1	29.8	29.4	29.1	28.8	28.6	28.3	28.1
60	31.3	30.9	30.4	30.0	29.6	29.2	28.8	28.5	28.2	27.9	27.6	27.4
61	30.9	30.4	29.9	29.5	29.0	28.6	28.3	27.9	27.6	27.3	27.0	26.7
62	30.5	30.0	29.5	29.0	28.5	28.1	27.7	27.3	27.0	26.7	26.4	26.1
63	30.1	29.6	29.0	28.5	28.1	27.6	27.2	26.8	26.4	26.1	25.7	25.4
64	29.8	29.2	28.6	28.1	27.6	27.1	26.7	26.3	25.9	25.5	25.2	24.8
65	29.4	28.8	28.3	27.7	27.2	26.7	26.2	25.8	25.4	25.0	24.6	24.3
66	29.1	28.5	27.9	27.3	26.8	26.3	25.8	25.3	24.9	24.5	24.1	23.7
67	28.8	28.2	27.6	27.0	26.4	25.9	25.4	24.9	24.4	24.0	23.6	23.2
68	28.6	27.9	27.3	26.7	26.1	25.5	25.0	24.5	24.0	23.5	23.1	22.7
69	28.3	27.6	27.0	26.4	25.7	25.2	24.6	24.1	23.6	23.1	22.6	22.2
70	28.1	27.4	26.7	26.1	25.4	24.8	24.3	23.7	23.2	22.7	22.2	21.8
71	27.9	27.2	26.5	25.8	25.2	24.5	23.9	23.4	22.8	22.3	21.8	21.3
72	27.7	27.0	26.3	25.6	24.9	24.3	23.7	23.1	22.5	22.0	21.4	20.9
73	27.5	26.8	26.1	25.4	24.7	24.0	23.4	22.8	22.2	21.6	21.1	20.6
74	27.4	26.6	25.9	25.2	24.5	23.8	23.1	22.5	21.9	21.3	20.8	20.2
75	27.2	26.5	25.7	25.0	24.3	23.6	22.9	22.3	21.6	21.0	20.5	19.9
76	27.1	26.3	25.6	24.8	24.1	23.4	22.7	22.0	21.4	20.8	20.2	19.6
77	27.0	26.2	25.4	24.7	23.9	23.2	22.5	21.8	21.2	20.6	19.9	19.4
78	26.9	26.1	25.3	24.6	23.8	23.1	22.4	21.7	21.0	20.3	19.7	19.1
79	26.8	26.0	25.2	24.4	23.7	22.9	22.2	21.5	20.8	20.1	19.5	18.9
80	26.7	25.9	25.1	24.3	23.6	22.8	22.1	21.3	20.6	20.0	19.3	18.7
81	26.6	25.8	25.0	24.2	23.4	22.7	21.9	21.2	20.5	19.8	19.1	18.5
82	26.6	25.8	24.9	24.1	23.4	22.6	21.8	21.1	20.4	19.7	19.0	18.3
83	26.5	25.7	24.9	24.1	23.3	22.5	21.7	21.0	20.2	19.5	18.8	18.2
84	26.5	25.6	24.8	24.0	23.2	22.4	21.6	20.9	20.1	19.4	18.7	18.0
85	26.4	25.6	24.8	23.9	23.1	22.3	21.6	20.8	20.1	19.3	18.6	17.9
86	26.4	25.5	24.7	23.9	23.1	22.3	21.5	20.7	20.0	19.2	18.5	17.8
87	26.4	25.5	24.7	23.8	23.0	22.2	21.4	20.7	19.9	19.2	18.4	17.7
88	26.3	25.5	24.6	23.8	23.0	22.2	21.4	20.6	19.8	19.1	18.3	17.6
89	26.3	25.4	24.6	23.8	22.9	22.1	21.3	20.5	19.8	19.0	18.3	17.6
90	26.3	25.4	24.6	23.7	22.9	22.1	21.3	20.5	19.7	19.0	18.2	17.5

APPENDIX F: REQUIRED MINIMUM DISTRIBUTION (RMD) TABLES

RMD Joint and Last Survivor Table – Life Expectancy

Ages	71	72	73	74	75	76	77	78	79	80	81	82
71	20.9	20.5	20.1	19.7	19.4	19.1	18.8	18.5	18.3	18.1	17.9	17.7
72	20.5	20.0	19.6	19.3	18.9	18.6	18.3	18.0	17.7	17.5	17.3	17.1
73	20.1	19.6	19.2	18.8	18.4	18.1	17.8	17.5	17.2	16.9	16.7	16.5
74	19.7	19.3	18.8	18.4	18.0	17.6	17.3	17.0	16.7	16.4	16.2	15.9
75	19.4	18.9	18.4	18.0	17.6	17.2	16.8	16.5	16.2	15.9	15.6	15.4
76	19.1	18.6	18.1	17.6	17.2	16.8	16.4	16.0	15.7	15.4	15.1	14.9
77	18.8	18.3	17.8	17.3	16.8	16.4	16.0	15.6	15.3	15.0	14.7	14.4
78	18.5	18.0	17.5	17.0	16.5	16.0	15.6	15.2	14.9	14.5	14.2	13.9
79	18.3	17.7	17.2	16.7	16.2	15.7	15.3	14.9	14.5	14.1	13.8	13.5
80	18.1	17.5	16.9	16.4	15.9	15.4	15.0	14.5	14.1	13.8	13.4	13.1
81	17.9	17.3	16.7	16.2	15.6	15.1	14.7	14.2	13.8	13.4	13.1	12.7
82	17.7	17.1	16.5	15.9	15.4	14.9	14.4	13.9	13.5	13.1	12.7	12.4
83	17.5	16.9	16.3	15.7	15.2	14.7	14.2	13.7	13.2	12.8	12.4	12.1
84	17.4	16.7	16.1	15.5	15.0	14.4	13.9	13.4	13.0	12.6	12.2	11.8
85	17.3	16.6	16.0	15.4	14.8	14.3	13.7	13.2	12.8	12.3	11.9	11.5
86	17.1	16.5	15.8	15.2	14.6	14.1	13.5	13.0	12.5	12.1	11.7	11.3
87	17.0	16.4	15.7	15.1	14.5	13.9	13.4	12.9	12.4	11.9	11.4	11.0
88	16.9	16.3	15.6	15.0	14.4	13.8	13.2	12.7	12.2	11.7	11.3	10.8
89	16.9	16.2	15.5	14.9	14.3	13.7	13.1	12.6	12.0	11.5	11.1	10.6
90	16.8	16.1	15.4	14.8	14.2	13.6	13.0	12.4	11.9	11.4	10.9	10.5

RMD Joint and Last Survivor Table – Life Expectancy

Ages	83	84	85	86	87	88	89	90
83	11.7	11.4	11.1	10.9	10.6	10.4	10.2	10.1
84	11.4	11.1	10.8	10.5	10.3	10.1	9.9	9.7
85	11.1	10.8	10.5	10.2	9.9	9.7	9.5	9.3
86	10.9	10.5	10.2	9.9	9.6	9.4	9.2	9.0
87	10.6	10.3	9.9	9.6	9.4	9.1	8.9	8.6
88	10.4	10.1	9.7	9.4	9.1	8.8	8.6	8.3
89	10.2	9.9	9.5	9.2	8.9	8.6	8.3	8.1
90	10.1	9.7	9.3	9.0	8.6	8.3	8.1	7.8

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2015 TAX FACTS ON INSURANCE & EMPLOYEE BENEFITS

RMD MDIB Joint and Survivor Annuity Table
(maximum percentage for survivor)

Excess of Participant's Age over Beneficiary's Age	Applicable Percentage	Excess of Participant's Age over Beneficiary's Age	Applicable Percentage	Excess of Participant's Age over Beneficiary's Age	Applicable Percentage
10 or less	100	22	70	34	57
11	96	23	68	35	56
12	93	24	67	36	56
13	90	25	66	37	55
14	87	26	64	38	55
15	84	27	63	39	54
16	82	28	62	40	54
17	79	29	61	41	53
18	77	30	60	42	53
19	75	31	59	43	53
20	73	32	59	44 and greater	52
21	72	33	58		

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