

REQUIRED MINIMUM DISTRIBUTIONS (RMDs)
age 72

Subject: How to stay ahead of RMDs

Preheader: Understanding required minimum distributions



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What to know about required minimum distributions

Beginning at age 73, you are typically required to withdraw a minimum amount from your retirement savings plan each year (unless you are still working and can delay until after you retire).^{*} These withdrawals—often called required minimum distributions or RMDs—can have tax implications and even affect the rate you pay for Medicare.

To help you plan ahead and understand any potential tax implications, check out some commonly asked questions about RMDs.

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RMDs are subject to the terms of the plan. RMD rules apply to 401(k), 403(b), and 457(b) plans, and traditional IRAs. RMD rules do not apply to Roth accounts during the lifetime of the original owner or to participants in workplace retirement plans who are less than 5% owners, until they retire. Withdrawals are considered taxable income except for any part that was previously taxed.

^{*}The change in the RMDs age requirement from 72 to 73 applies only to individuals who turn 73 on or after January 1, 2023. After you reach age 73, the IRS generally requires you to withdraw an RMD annually from your tax-advantaged retirement accounts (excluding Roth IRAs, and Roth accounts in employer retirement plans accounts after December 31, 2023). Please speak with your tax advisor regarding the impact of this change on future RMDs.

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