

RMD Worksheet + Yearly Deadline Calendar

Free printable companion to *Your First RMD, Made Simple* (2026 Edition)

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How to use this download. Print one set each January. Worksheet 1 figures each account's RMD; Worksheet 2 is a one-page plan for the year; Worksheet 3 tracks an inherited account. The calendar and tables are for quick reference. The book explains every line, with sources.

All figures are 2026 federal rules as of October 2026 and can change. Examples and planning ideas are in the book, not here.

Important: This worksheet is for educational purposes only and is not individualized investment, tax or legal advice. Filling it in does not create an advisory relationship. It does not guarantee any tax result; confirm your numbers with your tax professional or financial advisor. The author and LPL Financial do not provide tax or legal advice.

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Worksheet 1: My RMD Calculator

Year: _____

Do this every January. Type: IRA, 403(b), 401(k) or inherited. Use last year's December 31 balance and the factor for the age you reach this year (Appendix B).

Account and custodian	Type	Dec. 31 balance	Factor	RMD (balance ÷ factor)

Total of all my own IRA RMDs (may come from any one or more of my IRAs)

Total of all my 403(b) RMDs (may come from any one or more of my 403(b)s)

Each 401(k) or 457(b) RMD (must come from that plan)

Inherited IRA RMDs (combine only with IRAs from the same person)

Is my spouse my sole beneficiary and more than 10 years younger? (If yes, use the joint table)

Year I reach RMD age / Is this my first RMD year?

Worksheet 2: My Year-at-a-Glance RMD Plan

Year: _____

Fill this in with your tax professional or advisor early in the year.

Total RMD required this year (from Worksheet 1)

Amount I plan to give by QCD (age 70½ or older; limit \$111,000 in 2026)

Charities and addresses for QCD checks

RMD amount remaining after QCDs

Federal withholding rate (Form W-4R) and dollar amount

State withholding rate and dollar amount

Schedule: one payment, monthly, quarterly? Date(s)

Roth conversion amount planned (after RMD is taken), if any

Estimated AGI this year (check Medicare IRMAA tier for two years from now)

Estimated AGI vs. senior-deduction phaseout (\$75,000 single / \$150,000 joint)

Custodian's last processing date this year

Date RMD completed / confirmed by

Worksheet 3: Inherited Account Tracker

Year: _____

One copy per inherited account.

Account owner who died, date of death, age at death

Did the owner die before or after the required beginning date?

Year-of-death RMD fully taken? If not, amount and deadline

My beneficiary type (spouse, eligible designated beneficiary, other)

Rule that applies (life expectancy, 10-year with annual RMDs, 10-year only)

Divisor for first year (longer of my Table I factor or owner's remaining)

This year's divisor (first-year divisor minus years elapsed)

This year's RMD (Dec. 31 balance ÷ divisor)

Final deadline to empty the account (December 31 of year 10)

After-tax basis inherited (from owner's Form 8606), if any

A year of RMD deadlines and reminders

When	What to do
January	Find last December 31 balances; read the RMD notice from each IRA custodian (sent by January 31); fill in Worksheet 1
January–February	Gather Forms 1099-R; check box 7a for code Y on any QCD; give QCD amounts and charity letters to your preparer
By April 1	Deadline for your very first RMD only (if you delayed it from last year)
April 15	Tax-filing deadline; file Form 5329 if any prior-year RMD was missed
Spring	Review withholding versus estimated tax; consider Roth conversions (after this year's RMD)
Summer	Midyear check: how much RMD is left? Review Medicare IRMAA tiers
October	Ask each custodian for its year-end processing deadline; schedule QCDs early (charities need time to cash checks)
Early December	Confirm every RMD, including any for inherited accounts, is complete
December 31	Deadline for every RMD after your first; deadline for QCDs to count this year

Birth-year lookup, 1951 through 1965

Birth year	RMD age	First RMD year (latest date to take it)	Second RMD due by
1951	73	2024 (April 1, 2025)	December 31, 2025
1952	73	2025 (April 1, 2026)	December 31, 2026
1953	73	2026 (April 1, 2027)	December 31, 2027
1954	73	2027 (April 1, 2028)	December 31, 2028
1955	73	2028 (April 1, 2029)	December 31, 2029
1956	73	2029 (April 1, 2030)	December 31, 2030
1957	73	2030 (April 1, 2031)	December 31, 2031
1958	73	2031 (April 1, 2032)	December 31, 2032
1959*	73	2032 (April 1, 2033)	December 31, 2033
1960	75	2035 (April 1, 2036)	December 31, 2036
1961	75	2036 (April 1, 2037)	December 31, 2037
1962	75	2037 (April 1, 2038)	December 31, 2038
1963	75	2038 (April 1, 2039)	December 31, 2039
1964	75	2039 (April 1, 2040)	December 31, 2040
1965	75	2040 (April 1, 2041)	December 31, 2041

Uniform Lifetime Table, ages 72 to 95

Age	Factor	Age	Factor
72	27.4	84	16.8
73	26.5	85	16.0
74	25.5	86	15.2
75	24.6	87	14.4
76	23.7	88	13.7
77	22.9	89	12.9
78	22.0	90	12.2
79	21.1	91	11.5
80	20.2	92	10.8
81	19.4	93	10.1
82	18.5	94	9.5
83	17.7	95	8.9

* People born in 1959: age 73 is the position in proposed IRS regulations (July 2024), not yet final as of October 2026. Uniform Lifetime factors from IRS Publication 590-B (2025), Appendix B; full table, ages 72 to 120 and over, in the book.