



New IRS Life Expectancy Table

In January 2022, a new set of IRS actuarial tables for determining clients' required minimum distributions, or RMDs was instituted.

It's been 20 years since the IRS last updated these tables, so some advisors may have forgotten that such a change was even possible.

Uniform Lifetime Table (2002-2021)		NEW Uniform Lifetime Table (Effective 2022)	
Age	Distribution Period	Age	Distribution Period
72	25.6	72	27.4
73	24.7	73	26.5
74	23.8	74	25.5
75	22.9	75	24.6
76	22	76	23.7

For all RMD tables and all ages, visit the [irs.gov](https://www.irs.gov) website.

*Thank you, Doug Smith, for this month's suggestion

Is your office up-to-date?

- *approvals
- *office personnel
- *electronic devices
- *voicemail disclosure
- *personal accounts
- *pre-clearances
- *monthly/quarterly logs
- *political contributions
- *OBAs
- *consolidated reports
- *online meetings
- *professional designations
- *social media/website
- *U4 (<https://finpro.finra.org>)
- *customer complaints (written or oral)

****All new business, CPFs, negative response letters, client account changes/add-ons and checks go to Audrey in operations****

2022 Webinar Schedule

*takes place 2-3pm EST

February 10, 2022

May 12, 2022

August 11, 2022

November 10, 2022

Form CRS Delivery

Form CRS Delivery is at the Point of Discussion

Send a Form CRS to existing clients as well as prospects at the point of discussion when:

- Entering a new investment advisory contract
- Opening a new account for a prospect
- Making recommendations to clients around account strategies or investments
- Making account changes, including retirement rollover
- Keep accurate records of when and how given, note that to send via email you need authorization

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