

# Income brackets and surcharge amounts for Part B and Part D IRMAA

For 2024, the income brackets for Part B and Part D are the same. Here's a chart explaining how income affects the Part B premium and Part D IRMAA.

Swipe to scroll horizontally



## IRMAA for 2024

<b>Single</b>	<b>Married filing jointly</b>	<b>Part B Income-Related Monthly Adjustment Amount</b>	<b>Part D Income-Related Monthly Adjustment Amount</b>
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$0.00
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$12.90
Greater than \$129,000 and less than or equal to \$161,000	Greater than \$258,000 and less than or equal to \$322,000	\$174.70	\$33.30
Greater than \$161,000 and less than or equal to \$193,000	Greater than \$322,000 and less than or equal to \$386,000	\$279.50	\$53.80
Greater than \$193,000 and less than \$500,000	Greater than \$386,000 and less than \$750,000	\$384.30	\$74.20
Greater than or equal to \$500,000	Greater than or equal to \$750,000	\$419.30	\$81.00

# IRS UNIFORM LIFETIME TABLE

To calculate RMDs, use the following formula for each account:

$$\begin{array}{l}
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{Life Expectancy Factor} \\
 \text{see the Uniform Lifetime} \\
 \text{Table** below to find the factor} \\
 \text{using the age you turn this year}
 \end{array}
 = \text{Your RMD}$$

## Example

$$\begin{array}{l}
 \text{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year*}
 \end{array}
 \div
 \begin{array}{l}
 \text{23.7} \\
 \text{Divisor} \\
 \text{IRA owner turned 76 this year}
 \end{array}
 = \text{\$4,219.41}$$

## Uniform Lifetime Table

Age	Life Expectancy Factor
72	27.4
73	26.5
74	25.5
75	24.6
76	23.7
77	22.9
78	22.0
79	21.1
80	20.2
81	19.4
82	18.5
83	17.7

Age	Life Expectancy Factor
84	16.8
85	16.0
86	15.2
87	14.4
88	13.7
89	12.9
90	12.2
91	11.5
92	10.8
93	10.1
94	9.5
95	8.9

# IRS UNIFORM LIFETIME TABLE

## Uniform Lifetime Table (continued)

Age	Life Expectancy Factor
96	8.4
97	7.8
98	7.3
99	6.8
100	6.4
101	6.0
102	5.6
103	5.2
104	4.9
105	4.6
106	4.3
107	4.1
108	3.9

Age	Life Expectancy Factor
109	3.7
110	3.5
111	3.4
112	3.3
113	3.1
114	3.0
115	2.9
116	2.8
117	2.7
118	2.5
119	2.3
120 and older	2.0

[Learn more about RMDs at Fidelity here](#)

Source: Amendments to the Income Tax Regulations (26 CFR part 1) under section 401(a)(9) of the Internal Revenue Code (Code), §1.401(a)(9)-9 Life expectancy and distribution period tables, (c) Uniform Lifetime Table. This table generally applies for distribution calendar years beginning on or after January 1, 2022. However, transition rules under the regulations may apply to certain beneficiaries when the original account owner or their surviving spouse died before January 1, 2022. Please consult a tax advisor to discuss whether the transition rules may apply to you.

\* Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

\*\* The Uniform Lifetime Table can be used by all IRA owners, unless their sole beneficiary for the entire year is their spouse who is more than 10 years younger. In that case, the regular Joint Life Expectancy Table is used, which could reduce the RMD even further.

Note: If you are taking RMDs from an inherited IRA, the formula, example, and table above are not applicable.

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# IRS JOINT LIFE EXPECTANCY TABLE

Use this table only if for the entire distribution calendar year your spouse will be sole beneficiary of the account\* AND your spouse is more than 10 years younger than you. The figures provide the joint life expectancy factor you will need for calculating your RMD.

To calculate RMDs, use the following formula for each account:

$$\begin{array}{l}
 \textbf{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{Life Expectancy Factor} \\
 \text{see the IRS Joint Life} \\
 \text{Expectancy Table}^\ddagger \text{ below to} \\
 \text{find the factor using the age} \\
 \text{you turn this year}
 \end{array}
 = \textbf{Your RMD}$$

## Example

$$\begin{array}{l}
 \textbf{\$100,000.00} \\
 \text{Account Balance} \\
 \text{as of December 31 last year}^\dagger
 \end{array}
 \div
 \begin{array}{l}
 \textbf{25.3} \\
 \text{Divisor} \\
 \text{IRA owner turned 75 this year} \\
 \text{IRA owner's spouse turned 64 this} \\
 \text{year}
 \end{array}
 = \textbf{\$3,952.57}$$

## Your Age

	72	73	74	75	76	77	78	79	80	81	82
40	46.0	46.0	46.0	45.9	45.9	45.9	45.9	45.9	45.9	45.8	45.8
41	45.1	45.1	45.0	45.0	45.0	45.0	44.9	44.9	44.9	44.9	44.9
42	44.2	44.1	44.1	44.1	44.0	44.0	44.0	44.0	43.9	43.9	43.9
43	43.2	43.2	43.2	43.1	43.1	43.1	43.0	43.0	43.0	43.0	43.0
44	42.3	42.3	42.2	42.2	42.2	42.1	42.1	42.1	42.1	42.0	42.0
45	41.4	41.4	41.3	41.3	41.2	41.2	41.2	41.1	41.1	41.1	41.1
46	40.5	40.4	40.4	40.3	40.3	40.3	40.2	40.2	40.2	40.1	40.1
47	39.6	39.5	39.5	39.4	39.4	39.3	39.3	39.3	39.2	39.2	39.2
48	38.7	38.6	38.6	38.5	38.5	38.4	38.4	38.3	38.3	38.3	38.3

Your Spouse's Age

# IRS JOINT LIFE EXPECTANCY TABLE

## Your Age

Your Spouse's Age

	72	73	74	75	76	77	78	79	80	81	82
<b>49</b>	37.8	37.7	37.7	37.6	37.5	37.5	37.5	37.4	37.4	37.3	37.3
<b>50</b>	36.9	36.8	36.8	36.7	36.6	36.6	36.5	36.5	36.5	36.4	36.4
<b>51</b>	36.0	36.0	35.9	35.8	35.7	35.7	35.6	35.6	35.5	35.5	35.5
<b>52</b>	35.2	35.1	35.0	34.9	34.9	34.8	34.7	34.7	34.6	34.6	34.6
<b>53</b>	34.3	34.2	34.1	34.1	34.0	33.9	33.9	33.8	33.7	33.7	33.7
<b>54</b>	33.5	33.4	33.3	33.2	33.1	33.0	33.0	32.9	32.9	32.8	32.8
<b>55</b>	32.7	32.6	32.4	32.4	32.3	32.2	32.1	32.0	32.0	31.9	31.9
<b>56</b>	31.9	31.7	31.6	31.5	31.4	31.3	31.2	31.2	31.1	31.1	31.0
<b>57</b>	31.1	30.9	30.8	30.7	30.6	30.5	30.4	30.3	30.3	30.2	30.1
<b>58</b>	30.3	30.1	30.0	29.9	29.8	29.7	29.6	29.5	29.4	29.3	29.3
<b>59</b>	29.5	29.4	29.2	29.1	29.0	28.8	28.7	28.7	28.6	28.5	28.4
<b>60</b>	28.8	28.6	28.4	28.3	28.2	28.0	27.9	27.8	27.8	27.7	27.6
<b>61</b>	28.1	27.9	27.7	27.5	27.4	27.3	27.1	27.0	26.9	26.9	26.8
<b>62</b>	27.4	27.2	27.0	26.8	26.6	26.5	26.4	26.2	26.1	26.0	26.0
<b>63</b>	26.7	26.5	26.2	26.1	25.9	25.7	25.6	25.5	25.3	25.2	25.2
<b>64</b>	26.0	25.8	25.5	25.3	25.2	25.0	24.8	24.7	24.6	24.5	24.4
<b>65</b>	25.4	25.1	24.9	24.6	24.4	24.3	24.1	23.9	23.8	23.7	23.6
<b>66</b>	24.8	24.5	24.2	24.0	23.7	23.5	23.4	23.2	23.1	22.9	22.8
<b>67</b>	24.2	23.9	23.6	23.3	23.1	22.9	22.7	22.5	22.3	22.2	22.1
<b>68</b>	23.6	23.3	23.0	22.7	22.4	22.2	22.0	21.8	21.6	21.5	21.3
<b>69</b>	23.1	22.7	22.4	22.1	21.8	21.5	21.3	21.1	20.9	20.7	20.6
<b>70</b>	22.5	22.2	21.8	21.5	21.2	20.9	20.6	20.4	20.2	20.0	19.9

# IRS JOINT LIFE EXPECTANCY TABLE

Your Age

Your Spouse's Age

	82	83	84	85	86	87	88	89	90	91	92
50	36.4	36.4	36.3	36.3	36.3	36.3	36.3	36.3	36.3	36.2	36.2
51	35.5	35.4	35.4	35.4	35.4	35.4	35.3	35.3	35.3	35.3	35.3
52	34.6	34.5	34.5	34.5	34.5	34.4	34.4	34.4	34.4	34.4	34.4
53	33.7	33.6	33.6	33.6	33.5	33.5	33.5	33.5	33.5	33.5	33.5
54	32.8	32.7	32.7	32.7	32.6	32.6	32.6	32.6	32.6	32.5	32.5
55	31.9	31.8	31.8	31.8	31.7	31.7	31.7	31.7	31.7	31.6	31.6
56	31.0	31.0	30.9	30.9	30.9	30.8	30.8	30.8	30.8	30.7	30.7
57	30.1	30.1	30.0	30.0	30.0	29.9	29.9	29.9	29.9	29.9	29.8
58	29.3	29.2	29.2	29.1	29.1	29.1	29.0	29.0	29.0	29.0	29.0
59	28.4	28.4	28.3	28.3	28.2	28.2	28.2	28.2	28.1	28.1	28.1
60	27.6	27.5	27.5	27.4	27.4	27.4	27.3	27.3	27.3	27.3	27.2
61	26.8	26.7	26.7	26.6	26.6	26.5	26.5	26.4	26.4	26.4	26.4
62	26.0	25.9	25.8	25.8	25.7	25.7	25.6	25.6	25.6	25.6	25.5
63	25.2	25.1	25.0	25.0	24.9	24.9	24.8	24.8	24.7	24.7	24.7
64	24.4	24.3	24.2	24.1	24.1	24.0	24.0	24.0	23.9	23.9	23.9
65	23.6	23.5	23.4	23.3	23.3	23.2	23.2	23.1	23.1	23.1	23.0
66	22.8	22.7	22.6	22.6	22.5	22.4	22.4	22.3	22.3	22.3	22.2
67	22.1	22.0	21.9	21.8	21.7	21.6	21.6	21.5	21.5	21.5	21.4
68	21.3	21.2	21.1	21.0	20.9	20.9	20.8	20.7	20.7	20.7	20.6
69	20.6	20.5	20.4	20.3	20.2	20.1	20.0	20.0	19.9	19.9	19.8
70	19.9	19.7	19.6	19.5	19.4	19.3	19.2	19.2	19.1	19.1	19.0
71	19.2	19.0	18.9	18.8	18.7	18.6	18.5	18.4	18.4	18.3	18.3
72	18.5	18.3	18.2	18.1	17.9	17.8	17.7	17.7	17.6	17.5	17.5

# IRS JOINT LIFE EXPECTANCY TABLE

		Your Age										
		82	83	84	85	86	87	88	89	90	91	92
Your Spouse's Age	73	17.9	17.7	17.5	17.4	17.2	17.1	17.0	16.9	16.9	16.8	16.7
	74	17.2	17.0	16.8	16.7	16.5	16.4	16.3	16.2	16.1	16.1	16.0
	75	16.6	16.4	16.2	16.0	15.9	15.7	15.6	15.5	15.4	15.3	15.3
	76	16.0	15.8	15.6	15.4	15.2	15.1	14.9	14.8	14.7	14.6	14.6
	77	15.5	15.2	15.0	14.8	14.6	14.4	14.3	14.2	14.1	14.0	13.9
	78	15.0	14.7	14.4	14.2	14.0	13.8	13.7	13.5	13.4	13.3	13.2
	79	14.5	14.2	13.9	13.6	13.4	13.2	13.1	12.9	12.8	12.7	12.6
	80	14.0	13.7	13.4	13.1	12.9	12.7	12.5	12.3	12.2	12.1	11.9

Source: Amendments to the Income Tax Regulations (26 CFR part 1) under section 401(a)(9) of the Internal Revenue Code (Code), §1.401(a)(9)-9 Life expectancy and distribution period tables, (d) Joint and Last Survivor Table. This table generally applies for distribution calendar years beginning on or after January 1, 2022. However, transition rules under the regulations may apply to certain beneficiaries when the original account owner or their surviving spouse died before January 1, 2022. Please consult a tax advisor to discuss whether the transitions rules may apply to you.

\*Some exceptions apply in years in which your spouse dies or you divorce. See your tax advisor for more information.

† Adjust if you have assets that were in the process of being recharacterized, transferred or rolled over on December 31.

‡ The IRS joint life expectancy table is not applicable when calculating RMD amounts for inherited retirement accounts.

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