FinStream TV
finstream.tv

Deadlines for Required Minimum Distributions

Admin User · February 5, 2026

Time is ticking! Here's everything you need to know about the approaching RMD deadlines for IRAs, 401(k)s and workplace retirement plans.

By The Internal Revenue Service

WASHINGTON — The Internal Revenue Service issued a reminder today that in most cases retirees who turned 73 in 2024 must begin receiving payments from Individual Retirement Arrangements (IRAs), 401(k)s and similar workplace retirement plans by Tuesday, April 1, 2025.

Required minimum distributions (RMDs) are payments typically made by year end. However, individuals who turned 73 in 2024 can delay their first RMD until April 1, 2025. This special rule applies to IRA owners and participants born after Dec. 31, 1950.

Two RMD payments are possible in the same year

The April 1 RMD deadline is for the first year only. For subsequent years, the distribution is due by December 31.

Taxpayers receiving their first required distribution for 2024 in 2025 (by April 1) must take their second RMD for 2025 by Dec. 31, 2025. The first distribution is taxable in 2025 and reported on the 2025 tax return, along with the regular 2025 distribution.

Retirement plans needing RMDs

RMD rules apply to owners of traditional, Simplified Employee Pension (SEP) and Savings Incentive Match Plan for Employees (SIMPLE) IRAs while the original owner is alive, and to participants in 401(k), 403(b) and 457(b) plans. Roth IRAs are not subject to required minimum distributions.

An IRA trustee must inform the IRA owner of the RMD amount or, alternatively, offer to calculate the distribution amount. The RMD amount will typically appear on Form 5498, IRA Contribution Information, in Box 12b. For a 2024 distribution due by April 1, 2025, the amount is shown on the 2023 Form 5498, usually issued early in 2024.

Some individuals can defer RMDs

The April 1 deadline applies to all traditional IRA owners, as well as most workplace retirement plan participants. Some individuals with workplace plans, however, may be able to delay their RMD.

Most participants can wait until April 1 after retiring to receive distributions if their workplace plan allows it. This exception does not apply to 5% business owners or to participants in SEP and SIMPLE IRA plans. See Publication 575, Pension and Annuity Income, for information regarding the tax on excess accumulation.

Public school employees and certain tax-exempt organization staff with pre-1987 403(b) plan accruals should consult their employer, plan administrator or provider for guidance on handling these accruals.

IRS online tools and publications are available for assistance

Many answers to questions about RMDs can be found at Required Minimum Distribution FAQs on IRS.gov. To determine their distribution amount, most taxpayers can use Table III (Uniform Lifetime) on that page, while Table II should be used by married taxpayers whose spouse is more than 10 years younger and is their sole beneficiary.

For a 2024 required minimum distribution (due April 1, 2025), refer to the life expectancy tables in Appendix B of Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs). Table III shows that the RMD for an individual who is 73 years old in 2024 is typically based on a distribution period of 26.5 years. The Dec. 31, 2023, balance should be divided by 26.5 to calculate the RMD for 2024.

IRS Publication 590-B, Distributions from Individual Retirement Arrangements, also includes worksheets, examples, and additional information that can assist anyone in determining their RMD. Publication 590 provides additional RMD information and resources for use in preparing 2024 federal tax returns.

For further details on RMDs and other changes impacting retirees and retirement plan participants, visit Tax information for seniors & retirees on IRS.gov.