RMD Deadlines 2026 and 2027

Required minimum distribution dates and what to gather

DATE	WHAT HAPPENS	DONE
Thu., Dec. 31, 2026	2026 RMD due if you are already taking RMDs	☐
April 1, 2027	First RMD due if you turned 73 in 2026	☐
Dec. 31, 2027	2027 RMD due, including for those who delayed the first	☐
Before withdrawing	Find each account's balance as of Dec. 31, 2025	☐
Before withdrawing	Look up your age factor in the IRS Uniform Lifetime Table	☐
Before withdrawing	Calculate each IRA separately; 401(k) and 457(b) plans separately too	☐
Before Dec. 31, 2026	Ask your custodian how long processing takes	☐

My notes

Source: IRS, Retirement topics - Required minimum distributions; IRS RMD FAQs (Jan. 29, 2026); IRS Publication 590-B, Table III. The age-73 dates are computed from the IRS rule.