TRADITIONAL IRA DISTRIBUTION FLOWCHART

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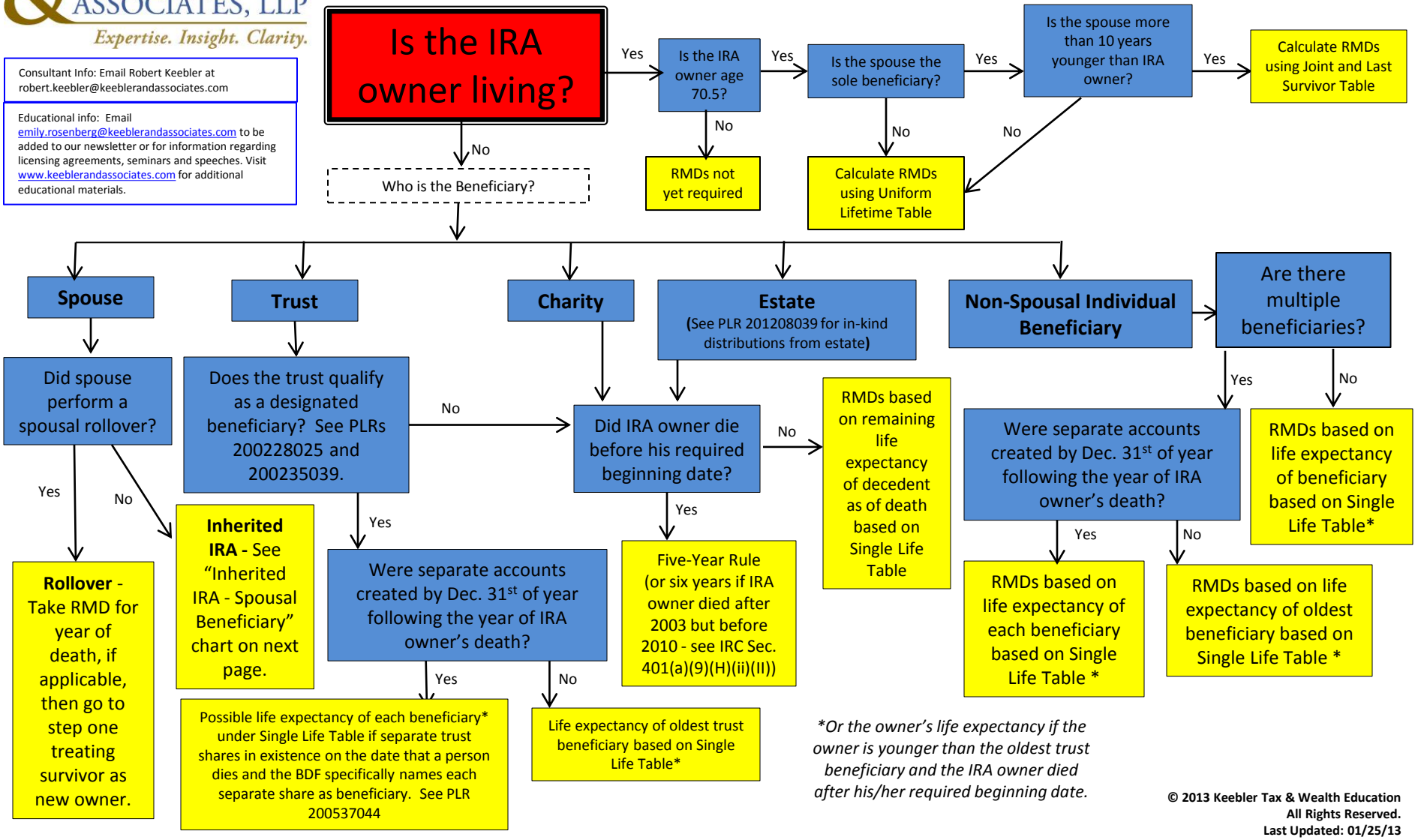

**Or the owner's life expectancy if the owner is younger than the oldest trust beneficiary and the IRA owner died after his/her required beginning date.*

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Inherited IRA - Spousal Beneficiary

Owner Dies ***Before*** RBD	Spouse may defer required distributions until the year the owner would have reached age 70 ½. Thereafter, RMDs are calculated based upon spouse's life expectancy by referencing her attained age for the year of distribution under the Single Life Table . For each succeeding year, this process is repeated. (RECALC'D)
Owner Dies ***After*** RBD	RMD for year of death must be taken based upon decedent's life expectancy factor under the Uniform Lifetime Table. Thereafter, the applicable distribution period is the longer of: (1) the surviving spouse's life expectancy based on the Single Life Table using the surviving spouse's birthday for each distribution calendar year after the calendar year of the employee's death up through the calendar year of the spouse's death. For each succeeding year, this process is repeated. (RECALC'D); or (2) the life expectancy of the deceased spouse under the Single Life Table using the age of the deceased spouse as of his or her birthday in the year of death, whereby in subsequent years, this factor is reduced by one.

Non-Designated Beneficiary

Death ***Before*** RBD	Entire balance must be distributed no later than December 31st of the fifth anniversary year of the decedent's death. However, consider (if possible) the potential to cash out non-individual beneficiaries, or segregate interests. PLR required.
Death ***After*** RBD	RMD must be taken for year of decedent's death based upon decedent's age in year of death based on the Uniform Lifetime Table. For the first distribution year, determine factor be referencing the owner's age in year of death and reduce by one. This factor is then reduced by one for each succeeding year.

UNIFORM LIFETIME TABLE

Attained Age in year of distribution	Applicable Divisor under Final Regulations	Attained Age in year of distribution	Applicable Divisor under Final Regulations
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and older	1.9

Single Life Table

Age	Multiple	Age	Multiple	Age	Multiple
0	82.4	37	46.5	74	14.1
1	81.6	38	45.6	75	13.4
2	80.6	39	44.6	76	12.7
3	79.7	40	43.6	77	12.1
4	78.7	41	42.7	78	11.4
5	77.7	42	41.7	79	10.8
6	76.7	43	40.7	80	10.2
7	75.8	44	39.8	81	9.7
8	74.8	45	38.8	82	9.1
9	73.8	46	37.9	83	8.6
10	72.8	47	37.0	84	8.1
11	71.8	48	36.0	85	7.6
12	70.8	49	35.1	86	7.1
13	69.9	50	34.2	87	6.7
14	68.9	51	33.3	88	6.3
15	67.9	52	32.3	89	5.9
16	66.9	53	31.4	90	5.5
17	66.0	54	30.5	91	5.2
18	65.0	55	29.6	92	4.9
19	64.0	56	28.7	93	4.6
20	63.4	57	27.9	94	4.3
21	62.1	58	27.0	95	4.1
22	61.1	59	26.1	96	3.8
23	60.1	60	25.2	97	3.6
24	59.1	61	24.4	98	3.4
25	58.2	62	23.5	99	3.1
26	57.2	63	22.7	100	2.9
27	56.2	64	21.8	101	2.7
28	55.3	65	21.0	102	2.5
29	54.3	66	20.2	103	2.3
30	53.3	67	19.4	104	2.1
31	52.4	68	18.6	105	1.9
32	51.4	69	17.8	106	1.7
33	50.4	70	17.0	107	1.5
34	49.4	71	16.3	108	1.4
35	48.5	72	15.5	109	1.2
36	47.5	73	14.8	110	1.1
				111	1.0

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