

**Is the IRA owner living?**

**SPECIAL NOTE**  
Pursuant to §829 of the Pension Protection Act of 2006, beginning in tax years after December 31, 2006, non-spousal qualified retirement plan beneficiaries (e.g. children, siblings, friends, etc.) will be permitted to make trustee-to-trustee transfers from qualified retirement plans to inherited IRAs.

Yes

Is the spouse the "sole beneficiary"?

Yes

Is the spouse more than 10 years younger than IRA participant?

Yes

Calculate using Joint and Last Survivor Table

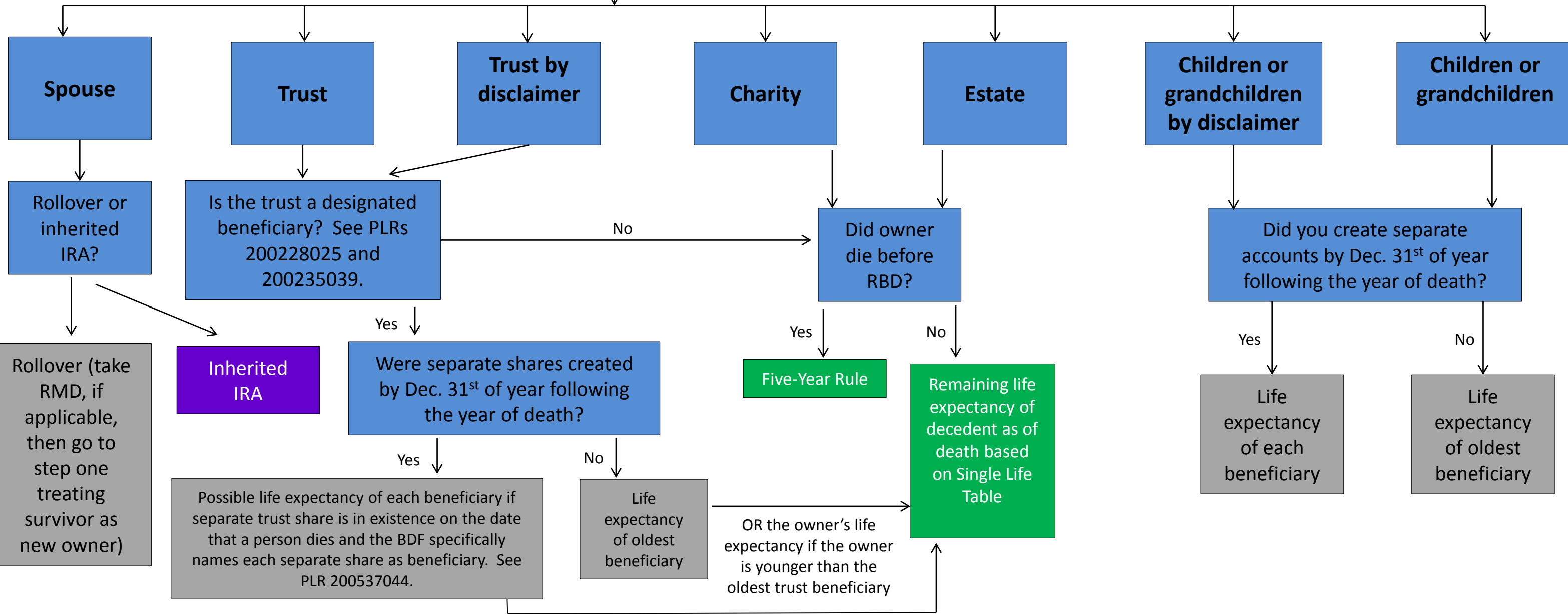
No

Calculate using Uniform Lifetime Table

No

Calculate using Uniform Lifetime Table

No



**Inherited IRA**

Possible life expectancy of each beneficiary if separate trust share is in existence on the date that a person dies and the BDF specifically names each separate share as beneficiary. See PLR 200537044.

Rollover (take RMD, if applicable, then go to step one treating survivor as new owner)

OR the owner's life expectancy if the owner is younger than the oldest trust beneficiary

## Inherited Spousal Beneficiary

Owner Dies Before RBD

Spouse may defer required distributions until the year the owner would have reached age 70½. Thereafter, RMDs are calculated based upon spouse's life expectancy by referencing her attained age for the year of distribution on the Single Life Table in A-1 of Treas. Reg § 1.40(a)(9)-9. 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 31<sup>st</sup> 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 in A-2 of Treas. Reg § 1.401(a)(9)-9. For the first distribution year, determine factor by 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 FOR DETERMINING FACTOR LIFETIME DISTRIBUTIONS

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

## A-1 Treas. Reg. § 1.401(a)(9)-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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