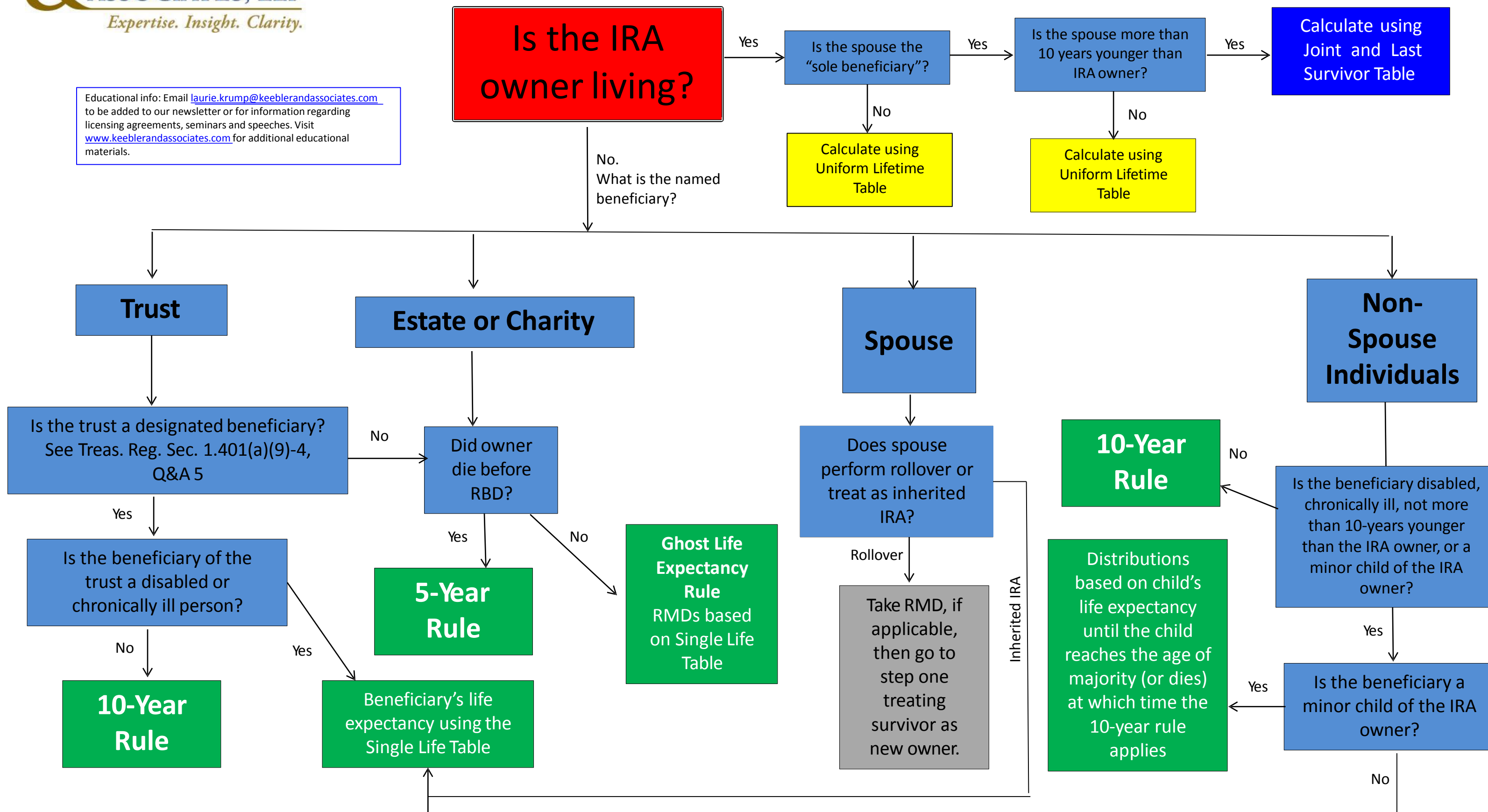


# TRADITIONAL IRA RMD FLOWCHART

*For Deaths After 12-31-19, the Effective Date of SECURE Act*

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## Inherited Spousal Beneficiary

Owner  
Dies  
*Before*  
RBD

Spouse may defer RMDs until the year the IRA owner would have reached age 72. 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 IRA owner's life expectancy factor under the Uniform Lifetime Table if not taken during life. 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 IRA owner's death up through the calendar year of the spouse's death. **(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. In subsequent years, this initial 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 using the Uniform Lifetime Table if not taken during owner's life. For the year after the year of death, determine factor by referencing the owner's age in year of death and reduce by one. This factor is reduced by one for each succeeding year.

### UNIFORM LIFETIME TABLE\*

Attained Age in year of distribution	Divisor	Attained Age in year of distribution	Divisor
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	Divisor	Age	Divisor	Age	Divisor
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

**\*Note: these tables are schedule to change after 2020.**

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