2025 · HOW MUST I TAKE DISTRIBUTIONS FROM MY TWICE-INHERITED TRADITIONAL IRA?





START HERE Did the original owner (i.e., Did the original owner (i.e., Did the original owner (i.e., At the time of the The most recent owner the first owner) of this the first owner) pass away the first owner) pass away original owner's death (i.e., the second owner) Traditional IRA pass away on/after their Required on/after their Required was an Eligible Designated after December 31, 2019? (i.e., the first owner), Beginning Date (RBD)? was the most recent Beneficiary. Beginning Date (RBD)? owner (i.e., the second owner) a minor child of No Yes the original owner, less No Yes Yes No than 10 years younger than the original owner, Did the most recent a spouse of the original owner (i.e., the second owner, disabled, or Did the most recent owner You must follow the You must take RMDs over owner) of this Traditional 10-Year Rule, which begins chronically ill? (i.e., the second owner) the longer of the original IRA pass away after the year after the year of previously choose to or most recent owner's December 31, 2019? the most recent owner's follow the 10-Year Rule life expectancy (whichever death. Additionally, during with this Traditional IRA? option the prior owner years 1–9, you must take No Yes was following) using the RMDs over the longer of Yes No IRS Single Life Expectancy the original or most recent Table. The 10-Year Rule owner's life expectancy Yes No does not apply to you. The most recent owner (whichever option the Did the original owner (i.e., (i.e., the second owner) prior owner was following) the first owner) pass away was a Non-Eligible using the IRS Single Life on/after their Required Designated Beneficiary. You must take RMDs Expectancy Table. You must follow the Beginning Date (RBD)? over the life expectancy 10-Year Rule, which begins of the most recent owner the year after the year of (using the IRS Single Life Did the original owner (i.e., the most recent owner's Expectancy Table). The Yes No the first owner) pass away death. Additionally, during 10-Year Rule does not on/after their Required years 1–9, you must take Beginning Date (RBD)? apply to you. RMDs over the most You must follow the recent owner's life 10-Year Rule, which began You must take RMDs over the longer of the original expectancy using the IRS the year after the year of You must take RMDs Single Life Expectancy the original owner's death. No Yes over the life expectancy Additionally, during years expectancy (whichever of the most recent owner 1–9, you must take RMDs option the prior owner was following) using the (using the IRS Single Life over the longer of the Expectancy Table). You You do not have RMDs. IRS Single Life Expectancy original or most recent but you must follow the owner's life expectancy must also follow the Table. You must also 10-Year Rule, which began 10-Year Rule, which follow the 10-Year Rule, the year after the year of begins the year after the prior owner was following) which begins the year the original owner's death. using the IRS Single Life after the year of the most year of the most recent owner's death. Expectancy Table. recent owner's death.

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