

## Distribution Rules Relating to Inherited IRAs

Date of Death of Decedent	Designated Beneficiary*		
	Spouse	Non-Spouse Individual	Estate or None
<b>After</b> required beginning date of distributions	May elect to rollover. Must immediately begin to withdraw over remaining spouse's life expectancy or remaining decedent's life expectancy (whichever is longer)	Must immediately begin to withdraw over remaining life expectancy of either decedent or beneficiary (whichever is longer)	Must immediately begin to withdraw over remaining life expectancy of decedent
<b>Before</b> required beginning date of distributions	May elect to rollover. Must withdraw over remaining life expectancy of spouse beginning later of end of calendar year in which decedent would have attained age of 70 ½ <u>or</u> end of calendar year following calendar year of death.	Must withdraw over remaining life expectancy of beneficiary beginning by end of calendar year of death	Must withdraw full amount within 5 years

\*If multiple designated beneficiaries, use shortest life expectancy.

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