

Required Minimum Distributions for IRA Beneficiaries

| | Designated Beneficiary | | |
|--|--|---|--|
| | Spouse only | Non-spouse | No designated beneficiary (including an estate, charity, or some trusts) |
| IRA owner dies on or after required beginning date | <ul style="list-style-type: none"> Spouse may treat as his/her own, or | <ul style="list-style-type: none"> Distribute using Table I Use younger of 1) beneficiary's age or 2) owner's age at birthday in year of death Determine beneficiary's age at year-end following year of owner's death Use oldest age of multiple beneficiaries Reduce beginning life expectancy by 1 for each subsequent year Can take owner's RMD for year of death | <ul style="list-style-type: none"> Table I Use owner's age as of birthday in year of death Reduce beginning life expectancy by 1 for each subsequent year Can take owner's RMD for year of death |
| | <ul style="list-style-type: none"> Distribute over spouse's life using Table I* Use spouse's current age each year, or | | |
| | <ul style="list-style-type: none"> Distribute based on owner's age using Table I Use owner's age as of birthday in year of death Reduce beginning life expectancy by 1 for each subsequent year Can take owner's RMD for year of death | | |
| IRA owner dies before required beginning date | <ul style="list-style-type: none"> Spouse may treat as her/his own; or | <ul style="list-style-type: none"> Take entire balance by end of 5th year following year of death, or Distribute based on Table I Use beneficiary's age at year-end following year of owner's death Reduce beginning life expectancy by 1 for each subsequent year | <ul style="list-style-type: none"> Take entire balance by end of 5th year following year of death |
| | <ul style="list-style-type: none"> Take entire balance by end of 5th year following year of death, or | | |
| | <ul style="list-style-type: none"> Distribute based on Table I Use spouse's current age each year Distributions do not have to begin until owner would have turned 70 1/2 | | |

* Table 1 - Single Life Expectancy, Appendix C, [Publication 590](#), *Individual Retirement Arrangements (IRAs)*.