

ROTH IRA DISTRIBUTION FLOWCHART

For discussion purposes only. This chart does not represent tax, accounting, or legal advice. It is meant only to provide guidelines on generic situations. The individual taxpayer is advised to and should rely on their own advisors.

Is the Roth IRA owner living?

Yes

No RMDs Required

Who is the Beneficiary?

Spouse

Trust

Trust by qualified disclaimer

Charity

Estate

Child or grandchild

Child or grandchild by qualified disclaimer

Rollover or Inherited Roth IRA?

Is the trust a qualified designated beneficiary?
See Treas. Reg. § 1.401(a)(9)-4, Q&A-5

No

Five-year rule

Were separate accounts created by Dec. 31st of year following the year of death?

Yes

No

Rollover

Inherited Roth IRA

Were separate shares created?

Yes

No

Spouse may defer RMDs until the year the owner would have reached age 70 1/2. Thereafter, RMDs are calculated based upon spouse's life expectancy by referencing the Single Life Table.

Life expectancy of each beneficiary

Life expectancy of oldest beneficiary

Start at beginning with spouse as Roth IRA owner

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

Life expectancy of oldest trust beneficiary

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ROTH IRA SUMMARY

Inherited Spousal Beneficiary

Spouse may defer required distributions until the year the owner would have reached age 70 ½. 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)

Non-Designated Beneficiary

Entire balance must be distributed no later than December 31st 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.

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Educational info: Email emily.rosenberg@keeblerandassociates.com to be added to our newsletter, for previous write-ups about new IRA regulations, licensing agreements, seminars, books, webinars and speeches.

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