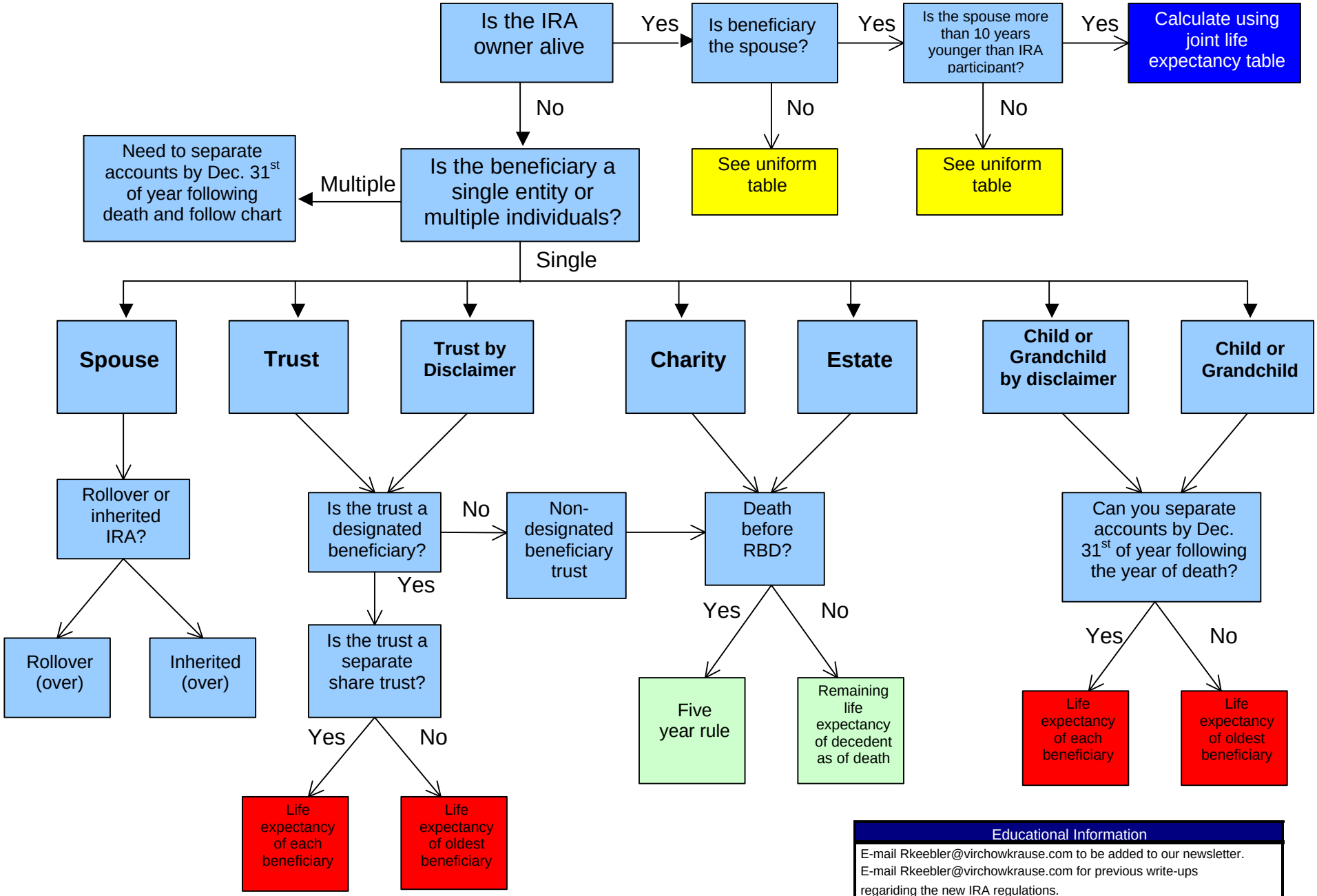
Robert S. Keebler, CPA, MST
IRA Distribution Flowchart



Educational Information
E-mail Rkeebler@virchowkrause.com to be added to our newsletter. E-mail Rkeebler@virchowkrause.com for previous write-ups regariding the new IRA regulations. E-mail Helen at hmdombeck@virchowkrause.com for information regarding seminars, tapes or books.

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Inherited Spousal Beneficiary	
Death Before RBD	Spouse may defer payments until such time as year the owner would have reached age 70½. Thereafter, RMDs are calculated based upon spouse's life expectancy by referencing her attained age for the year of distribution in Table V of Treas. Reg. § 1.72-9. For each succeeding year, this process is repeated. (RECALC'D)
Death After RBD	RMD for year of death must be taken based upon decedent's life expectancy factor. Spouse determines RMDs based upon spouse's life expectancy by referencing her attained age for year of distribution in Table V of Treas. Reg. § 1.72-9. For each succeeding year, this process is repeated. (RECALC'D)

Rollover Spousal Beneficiary	
Death Before RBD	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 assign the interests, 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 based on the Uniform Table. For succeeding years, determine factor by referencing the owner's age in year of death in Treas. Reg. § 1.72-9. The initial factor is the year of death factor reduced by one. This factor is then reduced by one for each succeeding year. However, consider (if possible) the potential to assign the interests, cash out non-individual beneficiaries, or segregate interests. PLR required

UNIFORM TABLE FOR DETERMINING FACTOR
LIFETIME DISTRIBUTIONS

Attained Age in year of distribution	Applicable Divisor under New Regulations	Attained Age in year of distribution	Applicable Divisor under New Regulations
70	26.2	93	8.8
71	25.3	94	8.3
72	24.4	95	7.8
73	23.5	96	7.3
74	22.7	97	6.9
75	21.8	98	6.5
76	20.9	99	6.1
77	20.1	100	5.7
78	19.2	101	5.3
79	18.4	102	5.0
80	17.6	103	4.7
81	16.8	104	4.4
82	16.0	105	4.1
83	15.3	106	3.8
84	14.5	107	3.6
85	13.8	108	3.3
86	13.1	109	3.1
87	12.4	110	2.8
88	11.8	111	2.6
89	11.1	112	2.4
90	10.5	113	2.2
91	9.9	114	2.0
92	9.4	115 and older	1.8

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Treas. Reg § 1.72 - 9
Table V - Ordinary Life Annuities
One Life
Expected Return Multiples

Age	Multiple	Age	Multiple	Age	Multiple
5	76.6	42	40.6	79	10.0
6	75.6	43	39.6	80	9.5
7	74.7	44	38.7	81	8.9
8	73.7	45	37.7	82	8.4
9	72.7	46	36.8	83	7.9
10	71.7	47	35.9	84	7.4
11	70.7	48	34.9	85	6.9
12	69.7	49	34.0	86	6.5
13	68.8	50	33.1	87	6.1
14	67.8	51	32.2	88	5.7
15	66.8	52	31.3	89	5.3
16	65.8	53	30.4	90	5.0
17	64.8	54	29.5	91	4.7
18	63.9	55	28.6	92	4.4
19	62.9	56	27.7	93	4.1
20	61.9	57	26.8	94	3.9
21	60.9	58	25.9	95	3.7
22	59.9	59	25.0	96	3.4
23	59.0	60	24.2	97	3.2
24	58.0	61	23.3	98	3.0
25	57.0	62	22.5	99	2.8
26	56.0	63	21.6	100	2.7
27	55.1	64	20.8	101	2.5
28	54.1	65	20.0	102	2.3
29	53.1	66	19.2	103	2.1
30	52.2	67	18.4	104	1.9
31	51.2	68	17.6	105	1.8
32	50.2	69	16.8	106	1.6
33	49.3	70	16.0	107	1.4
34	48.3	71	15.3	108	1.3
35	47.3	72	14.6	109	1.1
36	46.4	73	13.9	110	1.0
37	45.4	74	13.2	111	0.9
38	44.4	75	12.5	112	0.8
39	43.5	76	11.9	113	0.7
40	42.5	77	11.2	114	0.6
41	41.5	78	10.6	115	0.5

Educational Information

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