

IRA Beneficiary Options

	Spouse only	Non-spouse	No designated beneficiary (including an estate, charity, or some trusts)
IRA owner dies on or after required beginning date	Spouse may treat as his/her own,	Distribute using Table I	Table I
	or	Use younger of 1) beneficiary's age or 2) owner's age at birthday in year of death	Use owner's age as of birthday in year of death
IRA owner dies before required beginning date and ROTH plans	Distribute over spouse's life using Table I*	Determine beneficiary's age at year-end following year of owner's death	Reduce beginning life expectancy by 1 for each subsequent year
	Use spouse's current age each year,	Use oldest age of multiple beneficiaries	Can take owner's RMD for year of death
	or	Reduce beginning life expectancy by 1 for each subsequent year	
	Distribute based on owner's age using Table I	Can take owner's RMD for year of death	
	Use owner's age as of birthday in year of death	<u>If owner dies on or after January 1st 2020 beneficiary must distribute IRA balance within 10 years</u>	<u>If owner dies on or after January 1st 2020 beneficiary must distribute IRA balance within 10 years</u>
	Reduce beginning life expectancy by 1 for each subsequent year		
	Can take owner's RMD for year of death		
	Spouse may treat as her/his own;	Take entire balance by end of 5th year following year of death,	Take entire balance by end of 5th year following year of death
	or	or	
	Take entire balance by end of 5th year following year of death,	Distribute based on Table I	
	or	Use beneficiary's age at year-end following year of owner's death	
	Distribute based on Table I	Reduce beginning life expectancy by 1 for each subsequent year	
		<u>If owner dies on or after January 1st 2020 beneficiary must distribute IRA balance within 10 years</u>	<u>If owner dies on or after January 1st 2020 beneficiary must distribute IRA balance within 10 years</u>
	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 B, Publication 590-B](#)