

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

No

Is there more than one beneficiary?

Yes

Need to separate accounts by Dec. 31st of year following death and follow chart

No

Spouse

Trust

Trust by disclaimer

Charity

Estate

Child or grandchild by disclaimer

Child or grandchild

Rollover or inherited Roth IRA?

Is the trust a designated beneficiary? See PLRs 200228025 and 200235039.

No

Non-designated beneficiary trust

Five-year rule

Can you and did you create separate accounts by Dec. 31st of year following the year of death?

Rollover (no RMDs until spouse's death)

Inherited Roth IRA

Were separate shares created?

Yes

Possible life expectancy of each beneficiary if separate trust shares are in existence on the date that owner dies. In addition, the BDF must include the formula for division of the separate shares. See PLRs 200317041, 200317043 and 200317044.

Life expectancy of oldest beneficiary

Spouse may defer required distributions 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

Yes

No

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ROTH IRA SUMMARY

Inherited Spousal Beneficiary	
Roth IRA	Spouse may defer required distributions until the year the owner would have reached age 70 1/2. Thereafter, RMDs are calculated based upon spouse's life expectancy by referencing her attained age for the year of distribution based on the Single Life Table in A-1 of Treas. Reg. § 1.401(a)(9)-9. For each succeeding year, this process is repeated. (RECALC'D)

Non-Designated 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 cash out non-individual beneficiaries, or segregate interests. PLR required.

A-1 of 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	63.0	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

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