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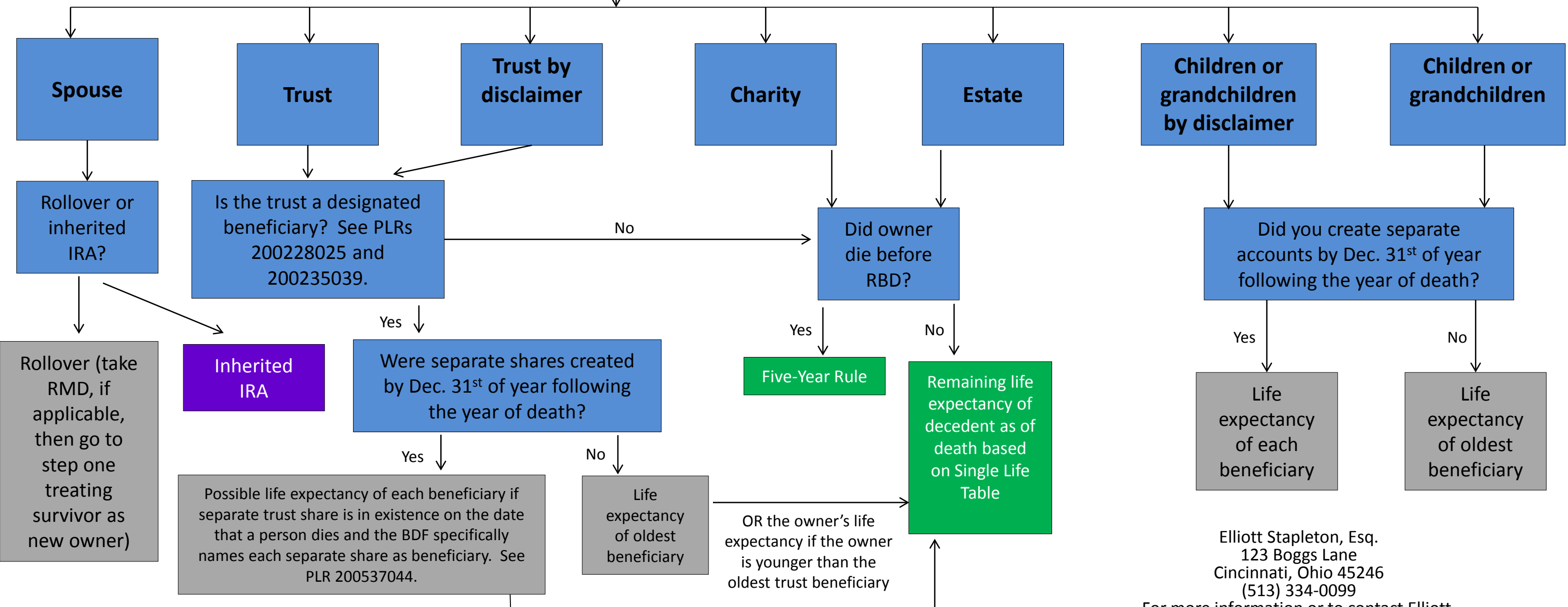
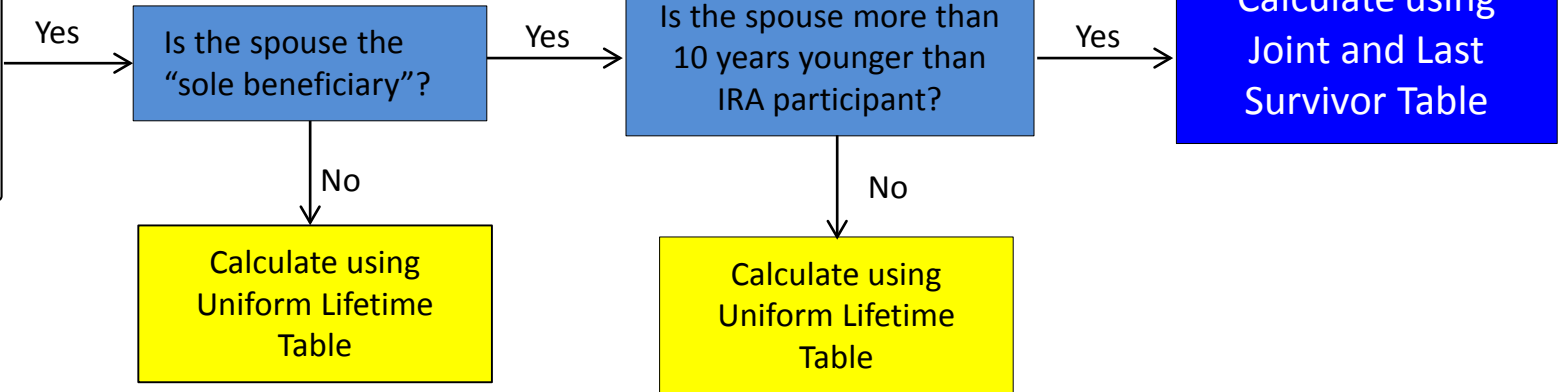
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TRADITIONAL IRA DISTRIBUTION FLOWCHART

Is the IRA owner living?

SPECIAL NOTE
Pursuant to §829 of the Pension Protection Act of 2006, beginning in tax years after December 31, 2006, non-spousal qualified retirement plan beneficiaries (e.g. children, siblings, friends, etc.) will be permitted to make trustee-to-trustee transfers from qualified retirement plans to inherited IRAs.



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Inherited Spousal Beneficiary

Owner Dies *Before* RBD

Spouse may defer required distributions until the 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 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)**

Owner Dies *After* RBD

RMD for year of death must be taken based upon decedent's life expectancy factor under the Uniform Lifetime Table. Thereafter, the applicable distribution period is the longer of: (1) the surviving spouse's life expectancy based on the Single Life Table using the surviving spouse's birthday for each distribution calendar year after the calendar year of the employee's death up through the calendar year of the spouse's death. For each succeeding year, this process is repeated. **(RECALC'D)**; or (2) the life expectancy of the deceased spouse under the Single Life Table using the age of the deceased spouse as of his or her birthday in the year of death, whereby in subsequent years, this factor is reduced by one.

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.**

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 Lifetime Table in A-2 of Treas. Reg § 1.401(a)(9)-9. For the first distribution year, determine factor by referencing the owner's age in year of death and reduce by one. This factor is then reduced by one for each succeeding year.

UNIFORM LIFETIME TABLE FOR DETERMINING FACTOR LIFETIME DISTRIBUTIONS

Attained Age in year of distribution	Applicable Divisor under Final Regulations	Attained Age in year of distribution	Applicable Divisor under Final Regulations
70	27.4	93	9.6
71	26.5	94	9.1
72	25.6	95	8.6
73	24.7	96	8.1
74	23.8	97	7.6
75	22.9	98	7.1
76	22.0	99	6.7
77	21.2	100	6.3
78	20.3	101	5.9
79	19.5	102	5.5
80	18.7	103	5.2
81	17.9	104	4.9
82	17.1	105	4.5
83	16.3	106	4.2
84	15.5	107	3.9
85	14.8	108	3.7
86	14.1	109	3.4
87	13.4	110	3.1
88	12.7	111	2.9
89	12.0	112	2.6
90	11.4	113	2.4
91	10.8	114	2.1
92	10.2	115 and older	1.9

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

These statements should not serve as a guarantee of the outcome for your specific matter. Prior results do not guarantee a similar outcome in your case. None of the statements above are to be construed as legal, financial, or tax advice. This is an Attorney Advertisement.