2026 REQUIRED MINIMUM DISTRIBUTION (RMD) GUIDE

SINGLE LIFE EXPECTANCY (TABLE I)

For use by: Beneficiaries who keep the inherited IRA funds in the original owner's name and set up inherited IRAs.

Age	Life Expect.	Age	Life Expect.	Age	Life Expect.	Age	Life Expect.
0	84.6	26	59.2	51	35.3	76	14.1
1	83.7	27	58.2	52	34.3	77	13.3
2	82.8	28	57.3	53	33.4	78	12.6
3	81.8	29	56.3	54	32.5	79	11.9
4	80.8	30	55.3	55	31.6	80	11.2
5	79.8	31	54.4	56	30.6	81	10.5
6	78.8	32	53.4	57	29.8	82	9.9
7	77.9	33	52.5	58	28.9	83	9.3
8	76.9	34	51.5	59	28	84	8.7
9	75.9	35	50.5	60	27.1	85	8.1
10	74.9	36	49.6	61	26.2	86	7.6
11	73.9	37	48.6	62	25.4	87	7.1
12	72.9	38	47.7	63	24.5	88	6.6
13	71.9	39	46.7	64	23.7	89	6.1
14	70.9	40	45.7	65	22.9	90	5.7
15	69.9	41	44.8	66	22	91	5.3
16	69	42	43.8	67	21.2	92	4.9
17	68	43	42.9	68	20.4	93	4.6
18	67	44	41.9	69	19.6	94	4.3
19	66	45	41	70	18.8	95	4
20	65	46	40	71	18	96	3.7
21	64.1	47	39	72	17.2	97	3.4
22	63.1	48	38.1	73	16.4	98	3.2
23	62.1	49	37.1	74	15.6	99	3
24	61.1	50	36.2	75	14.8	100	2.8
25	60.2						

RMD ADDITIONAL DETAIL

- Secure Act 2.0 changed the first Required Minimum Distribution age to 73. Age 75 in 2033
- Determine RMD using prior year-end balance, and the age you will obtain within the current year
- First RMD can wait until April 1 the year after obtaining age 73, but two distributions will be required that year
- Potentially avoid the penalty for missing an RMD. Penalty is 25% or 10% depending on when RMD is taken.
  - Withdraw the required amount
  - File form 5329 at year end
  - Attach a Letter of Explanation stating the reasonable cause for missing the RMD and the actions taken
- RMD from Traditional, SEP, and SIMPLE IRA can be aggregated and taken from any IRA account
- An individual with multiple 403(b) plans can also aggregate and take from any combination of 403(b) accounts
- An individual with multiple 401(k) plans must take an RMD from each 401(k) plan
- If age 73+ and still employed, you may qualify for an RMD exception from your employer plan.
  To qualify, you must own 5% or less of the business and still be employed on Jan. 1 of the following year

JOINT LIFE AND LAST SURVIVOR EXPECTANCY (TABLE II)

For use by IRA owners who's spouse is more than 10 years younger **AND** is the sole beneficiary.

Use link to view Table II & other RMD information
https://www.irs.gov/publications/p590b

UNIFORM LIFETIME (TABLE III)

For use by all IRA owners, with one key exception: If the spouse is more than 10 years younger, and the sole beneficiary, use Table II.

Age	Factor	Percent
73	26.5	3.78
74	25.5	3.93
75	24.6	4.07
76	23.7	4.22
77	22.9	4.37
78	22	4.55
79	21.1	4.74
80	20.2	4.96
81	19.4	5.16
82	18.5	5.41
83	17.7	5.65
84	16.8	5.96
85	16	6.25
86	15.2	6.58
87	14.4	6.95
88	13.7	7.3
89	12.9	7.76
90	12.2	8.2
91	11.5	8.7
92	10.8	9.26
93	10.1	9.91
94	9.5	10.53
95	8.9	11.24
96	8.4	11.91
97	7.8	12.83
98	7.3	13.7
99	6.8	14.71
100	6.4	15.63

BENEFICIARY IRA GUIDE

IMPORTANT BENEFICIARY IRA QUESTIONS

1. Who passed away?
2. When did they pass away?
3. How old were they when they passed away? (Helpful to know their DOB / DOD)

KEY BENEFICIARY INFORMATION

1. If the original IRA owner died before Jan. 1, 2020, old rules apply and anybody can stretch the IRA
2. If the original IRA owner died on/after Jan. 1, 2020, many individuals are subject to a 10-year rule
3. Example of how to title an inherited IRA: "John Jones, deceased Jan. 1, 2021, FBO Ken Jones"
4. Beneficiary IRAs do not have a 10% penalty for early withdrawals
5. Spouse can switch from beneficiary IRA to their own IRA at any time
6. The RMD Required Beginning Date, or RBD, is April 1 the year after obtaining age 73
7. 10-year timeline begins the year after death
8. A successor beneficiary of an **EDB** can spend down the account over 10 years
9. A successor beneficiary of a **non-EDB** can only use the remainder of the initial 10 years

ELIGIBLE DESIGNATED BENEFICIARIES (EDBs)

EDBs are eligible to use the stretch strategy, and include:

1. Spouse
2. Children of deceased owner until age 21 (then follow 10-year rule)
3. Individuals not more than 10 years younger than the deceased owner
4. Disabled
5. Chronically ill

QUALIFYING TRUST AS BENEFICIARY

A trust is a qualified trust if it meets the following requirements:

1. The trust must be valid under state law
2. The trust is irrevocable or becomes irrevocable upon the death of the IRA owner
3. The beneficiaries of the trust are identifiable individuals
4. Trust documentation has been provided to the IRA custodian by Oct. 31 of the year after the IRA owner's death

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IRA OWNER DIES **BEFORE** RMD REQUIRED BEGINNING DATE	IRA OWNER DIES **ON OR AFTER** RMD REQUIRED BEGINNING DATE
Spouse	**Spouse**
Spouse can retitle to their own name or roll to their own IRA Spouse can maintain the Beneficiary IRA status and stretch the IRA: • Using their own life expectancy, RMD Table 1, redetermined annually. This is used when the first stretch distribution is required prior to 2024 • Using their own life expectancy, RMD Table 3, redetermined annually. This is used when the first stretch distribution is required in 2024 or later *Stretch distributions begin the year decedent would have obtained RMD age* Spouse can maintain the Beneficiary IRA status and follow the 10-year rule. No distribution required until the end of the 10th year *For Roth accounts, the spouse will have these same options regardless of when original owner died	Spouse can retitle to their own name or roll to their own IRA Spouse can maintain the Beneficiary IRA status and stretch the IRA: • Using their own life expectancy, RMD Table 1, redetermined annually. This is used when the first stretch distribution is required prior to 2024 • Using their own life expectancy, RMD Table 3, redetermined annually. This is used when the first stretch distribution is required in 2024 or later. • Using the decedents life expectancy, RMD Table 1, factor is fixed in year of death, reduced by 1 annually *RMD must be taken for the owner in year of death* *Stretch distributions begin the year following death*
Non-Spouse Eligible Designated Beneficiaries	**Non-Spouse Eligible Designated Beneficiaries**
Non-Spouse EDB can stretch the IRA: • Using their own life expectancy, RMD Table 1, factor is fixed in year after death, reduced by 1 annually *Stretch distributions begin the year following death* 10-year rule - No distribution required until end of 10th year *For Roth accounts, the EDB will have these same options regardless of when original owner died	Non-Spouse EDB can stretch the IRA: • Using their own life expectancy, RMD Table 1, factor is fixed in year after death, reduced by 1 annually. • Using the decedents life expectancy, RMD Table 1, factor is fixed in year of death, reduced by 1 annually *RMD must be taken for the owner in year of death* *Stretch distributions begin the year following death*
Non-Eligible Designated Beneficiariess	**Non-Eligible Designated Beneficiaries**
10-year rule - No distribution required until end of 10th year *For Roth accounts, the non-EDB is subject to the 10-year rule regardless of when original owner died	10-year rule – RMDs must continue during the 10 years *RMD must be taken for the owner in year of death* *Stretch distributions begin the year following death* *Follow the RMD/stretch instructions displayed in the non-spouse EDB section above.
No Designated Beneficiary (Estate, Charity, NQ Trust)	**No Designated Beneficiary (Estate, Charity, NQ Trust)**
Five-year rule - No distribution required until end of the 5th year *For Roth accounts, the NDB is subject to the five-year rule regardless of when original owner died	RMD's continue, using the decedents life expectancy, RMD Table 1, factor is fixed in year of death, reduced by 1 annually *RMD must be taken for the owner in year of death* *Stretch distributions begin the year following death*

Trust additional detail:

With a qualified trust as IRA beneficiary, trust beneficiaries **may** be able to maintain the same favorable distribution options that are available to direct beneficiaries. Every situation is unique and may become more complicated when there are multiple types of beneficiaries including EDBs, DBs, and NDBs. Work with an estate planning professional to ensure that all trust beneficiaries receive the optimized distribution option.