



**Staton Walsh**  
Financial Clarity Through Transparency



Was your spouse the original owner of this traditional IRA (i.e., they didn't inherit it from someone else)?

No

Yes

Did your spouse pass away before their RBD?

No

Yes

Which best describes  
your situation:

Did your spouse satisfy the RMD requirements for the current year?

No

 $V_{\text{ac}}$ 

You must take the remaining RMD amount this year.

This is a twice-inherited traditional IRA. See the "How Must I Take Distributions From My Twice-Inherited Traditional IRA?" flowchart.

You are age 59.5 or older,  
and are older than your  
deceased spouse.

Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0). RMDs (based on the Uniform Lifetime Table) are delayed until the age that your deceased spouse would have needed to start taking their own RMD.

You do not have to take an RMD this year.

Do you want income from  
this account?

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Are you younger than age 59.5?

 $\gamma_{\text{c}}$ 

You want income and are younger than 59.5.

Consider inheriting the IRA as distributions from an inherited IRA are never subject to a penalty.

You are an Eligible Designated Beneficiary; accordingly, your RMD is based on your life expectancy using the Single Life Table and must begin on the later of the year after the year your spouse passed away or the year your spouse would have started taking their own RMDs.

Are you older than  
your spouse?

Yes

No

Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0).

Consider inheriting the IRA as distributions from an inherited IRA are never subject to a penalty.

You don't want income  
and/or are younger than  
your deceased spouse.

Consider rolling over the IRA into your own IRA because the RMD will be less than if you inherited the IRA.

Your RMD is based on your life expectancy using the Uniform Life Table and must commence by your RBD.

You can always roll this account into your own IRA at a later point.

Your RMD is based on the longer of your life expectancy or your spouse's life expectancy using the Single Life Table.