

**Minimum Required Distribution Rules
 Applicable Distribution Periods
 Under 2002 Final Regulations**

DB		During P's Lifetime		After P's Pre-RBD Death		After P's Post-RBD Death	
DB as of September 30 of year after P's death (the "Designation Date") except as stated in box 9		Annual amounts required for year prior to RBD through year of P's death		Annual amounts for each year after the year of P's pre-RBD death (initial years' payments may be deferred per box 3 or box 11a)		Annual amounts required for each year after the year of P's post-RBD death	
No DB	1	Uniform Lifetime Table (for age attained each year)	2	Pay by end the year in which the 5th anniversary of P's death occurs	3	Pay over P's fixed life expectancy (P's single life expectancy per Single Life Table for age P attained (or would have attained) in year of P's death reduced by 1 for each year thereafter)	4
DB (but S is not sole DB)	5	Uniform Lifetime Table (for age attained each year)	6	Pay over oldest DB's fixed single life expectancy (DB's life expectancy per Single Life Table for age attained in year after P's death, reduced by 1 for each year thereafter)	7	Pay over the longer of (i) oldest DB's fixed single life expectancy (per box 7) or (ii) P's fixed life expectancy (per box 4)	8
S is sole DB (determined on January 1 of each year during P's lifetime including year of P's and/or S's death and as of the Designation Date for payments after the year of P's death)	9	Uniform Lifetime Table or, if S is over 10 years younger than P, per Joint and Last Survivor Table (for age or ages attained each year)	10	Payments begin in year P would have attained age 70 1/2; if a SS sole DB dies before the end of that year, SS is treated as P (and box 3 or 7 applies); a DB of SS who is remarried SS's SS is not treated as sole DB	11a	Payments begin in year after year of P's death	11b
DB – Designated beneficiary P – Plan participant or IRA accountowner S – P's spouse SS – P's surviving spouse RBD – Required beginning date Year – Calendar year (or distribution calendar year)				In year payments begin under 11a or 11b, pay over SS's redetermined single life expectancy per Single Life Table for age attained each year through year of spouse's death		Beginning with year after SS's death, pay over the longer of (i) SS's fixed single life expectancy per Single Life Table for age SS attained (or would have attained) in year of SS's death reduced by 1 for each year thereafter	
				Beginning with year after SS's death, pay over SS's fixed single life expectancy per Single Life Table for age SS attained (or would have attained) in year of SS's death reduced by 1 for each year thereafter		Beginning with year after SS's death, pay over the longer of (i) SS's fixed single life expectancy per Single Life Table for age SS attained (or would have attained) in year of SS's death reduced by 1 for each year thereafter or (ii) over P's single life expectancy per box 4, if longer	
OR							
Spousal rollover or "own IRA" election If SS rolls P's account (or any portion of it) over to SS's own IRA or plan or if SS has a full right of withdrawal and elects to treat P's IRA as SS's own IRA, the above rules apply to SS as the P of such new plan or IRA account (and box 11 no longer applies). SS may designate a younger DB and "reload" the life expectancy period that applies on SS's death. If a SS who had passed the SS's RBD makes an "own IRA" election, a distribution must be made from the IRA account for the year of the election unless the election is made in the year of P's death (for which a distribution is already required).							