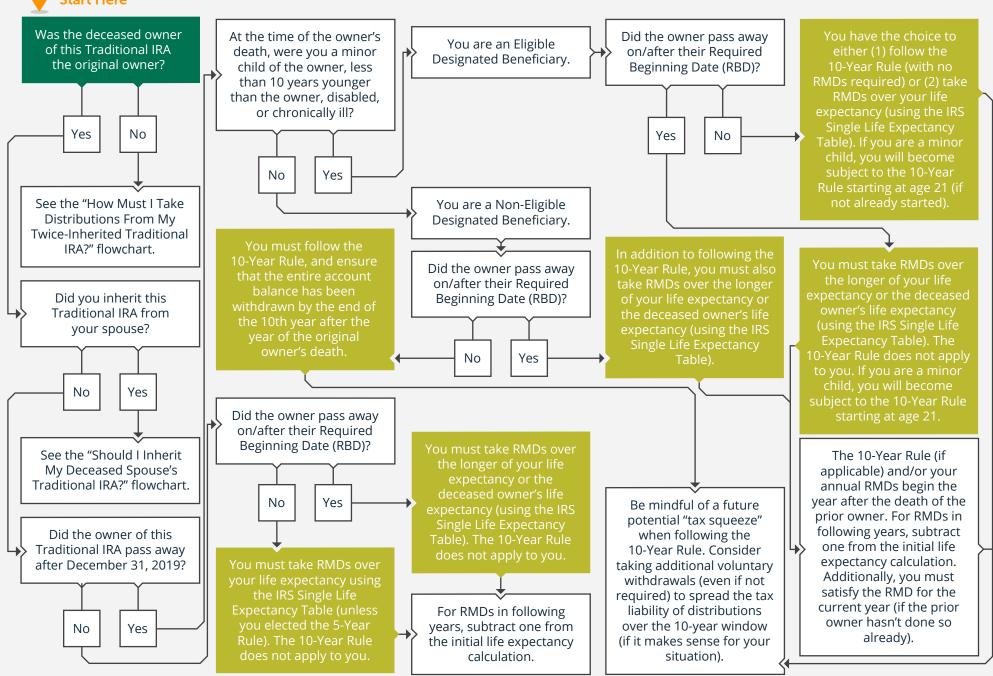
## 2025 · HOW MUST I TAKE DISTRIBUTIONS FROM THE TRADITIONAL IRA I INHERITED?

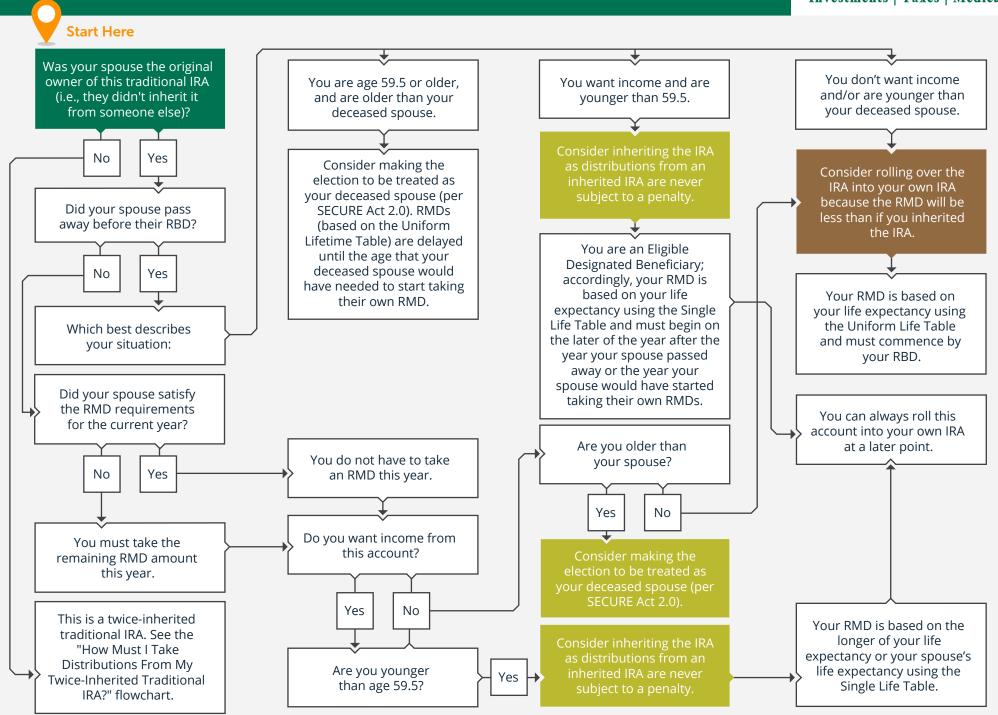






### 2025 · SHOULD I INHERIT MY DECEASED SPOUSE'S TRADITIONAL IRA?





# 2025 · HOW MUST I TAKE DISTRIBUTIONS FROM MY TWICE-INHERITED TRADITIONAL IRA?





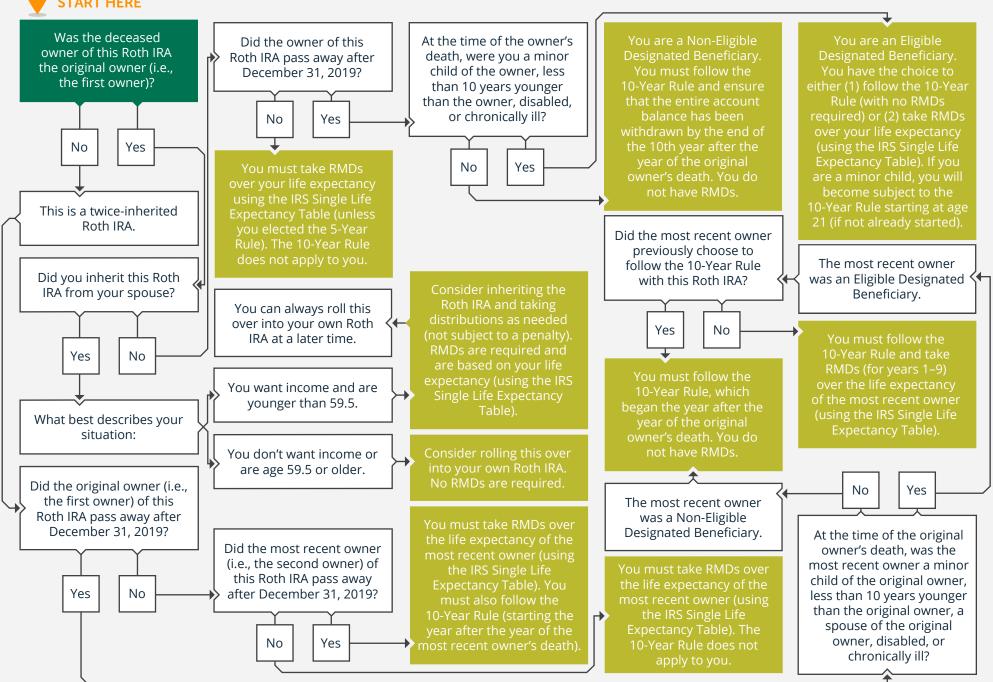
#### **START HERE**

Did the original owner (i.e., Did the original owner (i.e., Did the original owner (i.e., At the time of the The most recent owner the first owner) of this the first owner) pass away the first owner) pass away original owner's death (i.e., the second owner) Traditional IRA pass away on/after their Required on/after their Required was an Eligible Designated after December 31, 2019? (i.e., the first owner), Beginning Date (RBD)? was the most recent Beneficiary. Beginning Date (RBD)? owner (i.e., the second owner) a minor child of No Yes the original owner, less No Yes Yes No than 10 years younger than the original owner, Did the most recent a spouse of the original owner (i.e., the second owner, disabled, or Did the most recent owner You must follow the You must take RMDs over owner) of this Traditional 10-Year Rule, which begins chronically ill? (i.e., the second owner) the longer of the original IRA pass away after previously choose to December 31, 2019? follow the 10-Year Rule with this Traditional IRA? option the prior owner years 1–9, you must take No Yes was following) using the Yes No IRS Single Life Expectancy the original or most recent Yes No The most recent owner (whichever option the Did the original owner (i.e., (i.e., the second owner) the first owner) pass away was a Non-Eligible using the IRS Single Life on/after their Required Designated Beneficiary. You must take RMDs Beginning Date (RBD)? 10-Year Rule, which begins of the most recent owner Did the original owner (i.e., (using the IRS Single Life Yes No the first owner) pass away 10-Year Rule does not on/after their Required years 1–9, you must take Beginning Date (RBD)? You must follow the You must take RMDs over the longer of the original expectancy using the IRS the year after the year of You must take RMDs the original owner's death. No Yes over the life expectancy Additionally, during years of the most recent owner option the prior owner was following) using the IRS Single Life Expectancy You do not have RMDs, but you must follow the owner's life expectancy must also follow the Table. You must also 10-Year Rule, which began 10-Year Rule, which follow the 10-Year Rule, the year after the year of begins the year after the which begins the year after the year of the most year of the most recent recent owner's death.

## 2025 · HOW MUST I TAKE DISTRIBUTIONS FROM THE ROTH IRA I INHERITED?









The analysis is based on information provided to NelsonCorp by a third party. All data and information are gathered from accurate sources but is not warranted to be correct, complete, or accurate. The analysis does not offer legal or tax advice and should be reviewed by your legal and tax advisors before any action is taken.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a Broker/Dealer, Member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. NelsonCorp Wealth Management and Cambridge are not affiliated. The information in this email is confidential and is intended solely for the addressee. If you are not the intended addressee and have received this email in error, please reply to the sender to inform them of this fact. We cannot accept trade orders through email. Important letters, email, or fax messages should be confirmed by calling 563-242-9042. This email service may not be monitored every day, or after normal business hours.

### **Jacob Woodcock**

880 13th Ave N. Clinton, IA 52732 info@nelsoncorp.com | (563) 242-9042 | https://www.nelsoncorp.com/