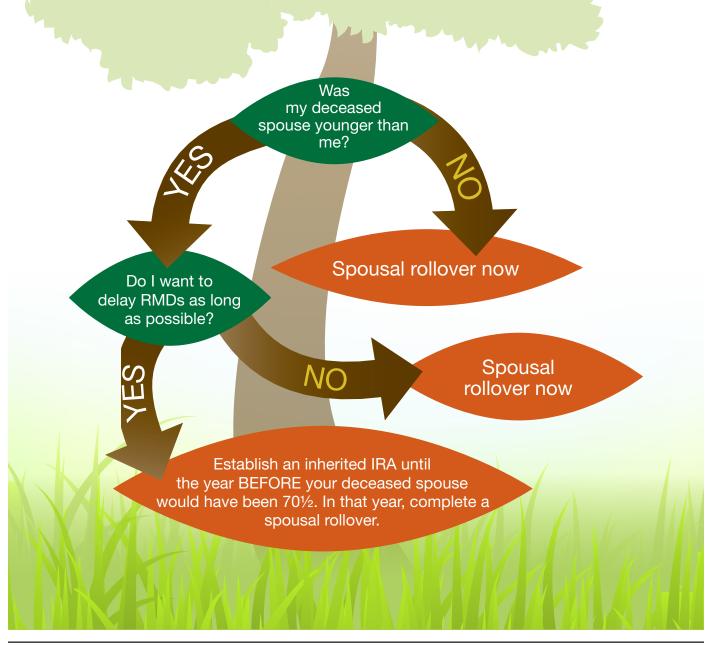
## The Spousal IRA Beneficiary Decision Tree

## SPOUSAL BENEFICIARY 591/2 OR OLDER



## The Spousal IRA Beneficiary Decision Tree **SPOUSAL BENEFICIARY YOUNGER THAN 59**<sup>1</sup>/<sub>2</sub>

If my deceased spouse were alive, would they be 70½ or older at the end of the year (they died)?

What's more important to me right now? Penalty-free access to my inherited funds

The ability to delay RMDs until I'm 70½ and make sure my beneficiaries will be able to stretch inherited IRA distributions over their lives (instead of mine)

 $\square$ 

Y-FREE ACCESS

or

Will I turn 59½ before the year my deceased spouse would have been 70½?



Establish an inherited IRA until you turn 59½. Then, complete a spousal rollover.

Spousal rollover now

RMDs/

Establish an inherited IRA until you turn 59½. Then, complete a spousal rollover.

> Establish an inherited IRA until you turn 59½. Then, complete a spousal rollover.

What's more important to me right now? Penalty-free access to my inherited funds

The ability to delay RMDs until I'm 70½ and make sure my beneficiaries will be able to stretch inherited IRA distributions over their lives (instead of mine)

or

PENALTY-FHE until the year BEFORE your deceased spouse would have been 701/2. In that year, complete a spousal rollover.