2026 · HOW MUST I TAKE DISTRIBUTIONS FROM THE ROTH IRA I INHERITED?

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Was the deceased owner of this Roth IRA the original owner (i.e., the first owner)?

No

This is a twice-inherited Roth IRA.

Did you inherit this Roth IRA from your spouse?

Yes

What best describes your situation:

You want income and are younger than 59.5.

Consider inheriting the Roth IRA and taking distributions as needed (not subject to a penalty). RMDs will be required starting in the year your spouse would have reached their RBD.

You don't want income or are age 59.5 or older.

Consider rolling this over into your own Roth IRA. No RMDs are required.

No

You can always roll this over into your own Roth IRA at a later time.

Yes

Did the original owner (i.e., the first owner) of this Roth IRA pass away after December 31, 2019?

No

Did the most recent owner (i.e., the second owner) of this Roth IRA pass away after December 31, 2019?

No

You must take RMDs over your life expectancy using the IRS Single Life Expectancy Table (unless you elected the 5-Year Rule). The 10-Year Rule does not apply to you.

Yes

Did the owner of this Roth IRA pass away after December 31, 2019?

Yes

You must take RMDs over the life expectancy of the most recent owner (using the IRS Single Life Expectancy Table). You must also follow the 10-Year Rule (starting the year after the year of the most recent owner's death).

No

At the time of the owner's death, were you a minor child of the owner, less than 10 years younger than the owner, disabled, or chronically ill?

Yes

You are an Eligible Designated Beneficiary. You have the choice to either (1) follow the 10-Year Rule (with no RMDs required) or (2) take RMDs over your life expectancy (using the IRS Single Life Expectancy Table). If you are a minor child, you will become subject to the 10-Year Rule starting at age 21 (if not already started).

No

You are a Non-Eligible Designated Beneficiary. You must follow the 10-Year Rule and ensure that the entire account balance has been withdrawn by the end of the 10th year after the year of the original owner's death. You do not have RMDs.

Did the most recent owner previously choose to follow the 10-Year Rule with this Roth IRA?

Yes

You must follow the 10-Year Rule, which began the year after the year of the original owner's death. You do not have RMDs.

No

The most recent owner was an Eligible Designated Beneficiary.

You must follow the 10-Year Rule and take RMDs (for years 1–9) over the life expectancy of the most recent owner (using the IRS Single Life Expectancy Table).

The most recent owner was a Non-Eligible Designated Beneficiary.

You must take RMDs over the life expectancy of the most recent owner (using the IRS Single Life Expectancy Table). The 10-Year Rule does not apply to you.

No

Yes

At the time of the original owner's death, was the most recent owner a minor child of the original owner, less than 10 years younger than the original owner, a spouse of the original owner, disabled, or chronically ill?

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