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

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**Was the deceased owner of this Traditional IRA either: 1) the original owner, or 2) a second owner who rolled over the IRA into their own from their deceased spouse (i.e., they chose not to "inherit" the IRA from their spouse)?**

- **Yes** → See the "How Must I Take Distributions From My Twice-Inherited Traditional IRA?" flowchart.
- **No** → Did you inherit this Traditional IRA from your spouse?

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- **Yes** → See the "Should I Inherit My Deceased Spouse's Traditional IRA?" flowchart.
- **No** → Did the owner of this Traditional IRA pass away after December 31, 2019?

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- **Yes** → 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?
- **No** → You must follow the 10-Year Rule, and ensure that the entire account balance has been withdrawn by the end of the 10th year after the year of the original owner's death.

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.
- **No** → You are a Non-Eligible Designated Beneficiary.

You are an Eligible Designated Beneficiary.

Did the owner pass away on/after their Required Beginning Date (RBD)?

- **Yes** → 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** → In addition to following the 10-Year Rule, you must also take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table).

You are a Non-Eligible Designated Beneficiary.

Did the owner pass away on/after their Required Beginning Date (RBD)?

- **Yes** → In addition to following the 10-Year Rule, you must also take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table).
- **No** → You must follow the 10-Year Rule, and ensure that the entire account balance has been withdrawn by the end of the 10th year after the year of the original owner's death.

Did the owner pass away on/after their Required Beginning Date (RBD)?

- **Yes** → You must take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table). The 10-Year Rule does not apply to you.
- **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.

You must take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table). The 10-Year Rule does not apply to you.

For RMDs in following years, subtract one from the initial life expectancy calculation.

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For RMDs in following years, subtract one from the initial life expectancy calculation.

In addition to following the 10-Year Rule, you must also take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table).

Be mindful of a future potential "tax squeeze" when following the 10-Year Rule. Consider taking additional voluntary withdrawals (even if not required) to spread the tax liability of distributions over the 10-year window (if it makes sense for your situation).

You must take RMDs over the longer of your life expectancy or the deceased owner's life expectancy (using the IRS Single Life Expectancy Table). The 10-Year Rule does not apply to you. If you are a minor child, you will become subject to the 10-Year Rule starting at age 21.

The 10-Year Rule (if applicable) and/or your annual RMDs begin the year after the death of the prior owner. For RMDs in following years, subtract one from the initial life expectancy calculation. Additionally, you must satisfy the RMD for the current year (if the prior owner hasn't done so already).

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