

# IRA BENEFICIARY "FAMILY TREE"



**IRA  
Beneficiary**

**DESIGNATED  
Beneficiary**

**NON-DESIGNATED  
Beneficiary**

**ELIGIBLE  
Designated  
Beneficiary**

- Surviving Spouses
- Disabled Persons
- Chronically Ill Persons
- Persons <10 Years Younger than the Decedent
- Minor Children
- Some See-Through Trusts Benefitting Persons Above

**NON-ELIGIBLE  
Designated  
Beneficiary**

- Most Non-Spouse Beneficiaries
- Some See-Through Trusts
- Benefitting Persons Above

- Charities
- Estates
- Non-See-Through Trusts

**Decedent Died  
Prior to RBD\***

"Stretch" or  
10-Year Rule

**Decedent Died  
On/After RBD\***

"Stretch" over longer  
of Beneficiary  
or Decedent's life

**Decedent Died  
Prior to RBD\* and  
All Beneficiary  
Roth's**

10-Year  
Rule Only

**Decedent Died  
On/After RBD\***

10-Year Rule AND  
RMDs calculated using  
longer of Beneficiary's or  
Decedent's life expectancy

**Decedent Died  
Prior to RBD\***

5-Year  
Rule only

**Decedent Died  
On/After RBD\***

"Stretch" over  
Decedent's life

\* Required Beginning Date

The primary difference is that a designated beneficiary must be a living individual or a "see-through" trust, whereas a non-designated beneficiary is a non-person entity, such as an estate or charity. This distinction is crucial because it determines the rules for taking distributions from inherited retirement accounts.