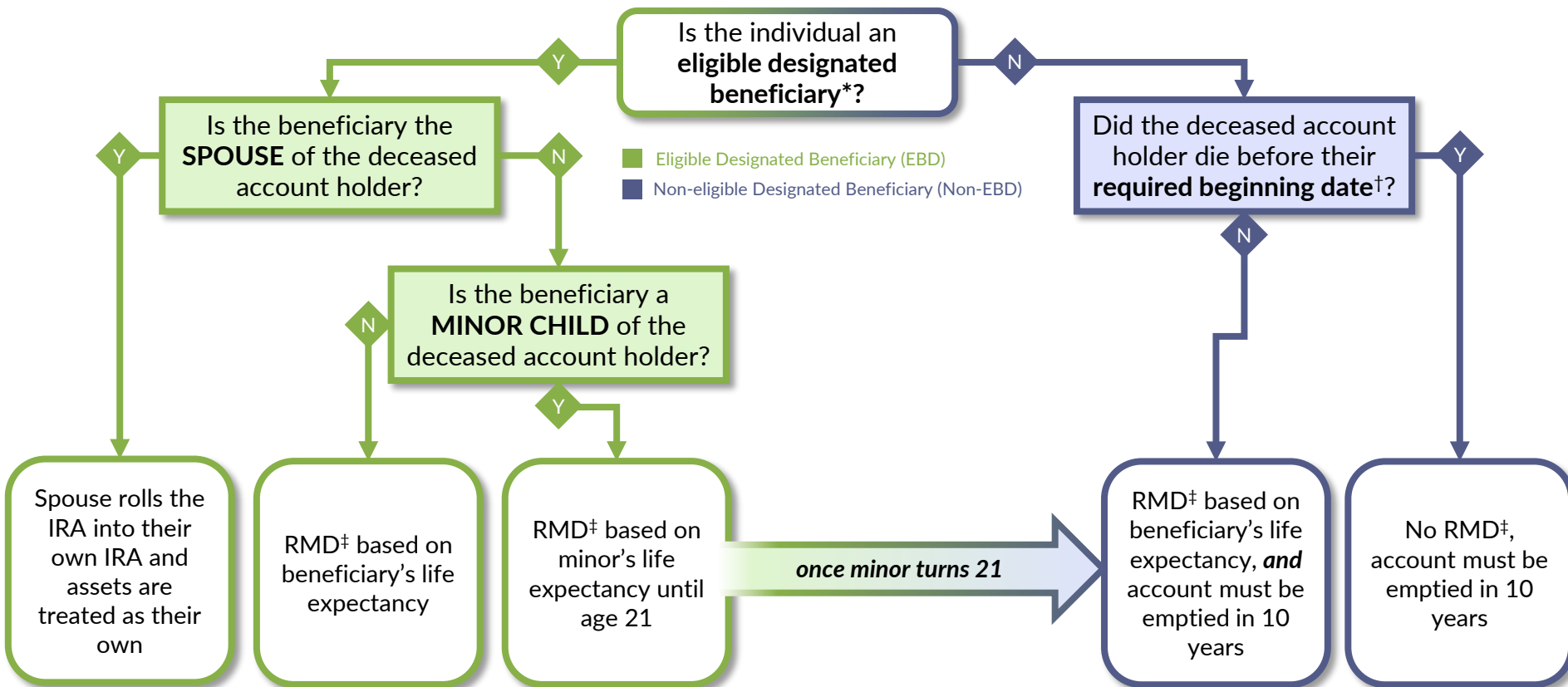


# INHERITING AN IRA

RMD REQUIREMENTS BEGINNING 2020

a flowchart for individual beneficiaries



\* An eligible designated beneficiary is:

- **surviving spouse** of the deceased account owner
- **minor child** of the deceased account owner
- beneficiary who is **no more than 10 years younger** than the deceased account owner
- **disabled or chronically-ill individual**

† The required beginning date (RBD) is April 1 of the year following the year that the original account holder reaches age 72.

‡ A required minimum distribution (RMD) is the amount that must be withdrawn annually from an account.

QUESTIONS?  
CONTACT US!

**SUMMA GLOBAL ADVISORS**  
[www.summaglobal.com](http://www.summaglobal.com)  
call/text (503) 966.9456  
email [info@summaglobal.com](mailto:info@summaglobal.com)

*This chart is intended only to provide guidelines for common situations. Please consult your professional advisor(s).*

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