



Is Roth IRA owner living?

Yes

No Minimum Distributions Required

No

Who is the Beneficiary?

Spouse

Trust

Trust By Qualified Disclaimer

Charity

Estate

Child Or Grandchild

Child / Grandchild By Qualified Disclaimer

Rollover or Inherited Roth IRA?

Is the trust a qualified designated beneficiary? See Treas. Reg. § 1.401(a)(9)-4, Q&A-5

No

Five-year rule

Were separate accounts created by Dec. 31st of year following the year of death?

Rollover

Inherited Roth IRA

Were separate shares created?

No

Life expectancy of oldest trust beneficiary

Life expectancy of each beneficiary

Life expectancy of oldest beneficiary

Yes

Yes

No

Yes

Start at beginning with spouse as Roth IRA owner

Spouse may defer required minimum distributions (RMDs) until the year the owner would have reached age 70½. Thereafter, RMDs are calculated based upon spouse's life expectancy referenced in the Single-Life Table.

Possible life expectancy of each beneficiary if separate trust shares are in existence on the date that owner dies and the BDF specifically names each separate share as beneficiary. See PLR 200537044.