

IRAs in Estate Planning, or Trust me, I'm an EDB for RMDs after the RBD

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1



Sorry, kid. There's no song to
explain this crap.

2

LET ME EXPLAIN



No, there is too much. Let me sum up.

3

New Required Beginning Date:

Age 75

4

How I feel when I have to scroll down
to the year I was born:



5

**IF
Beneficiary
is a PODB...**

AND Participant Died BEFORE the Required Beginning Date...

- PODB can defer all withdrawals until 10th year after participant died
- Entire balance of IRA must be withdrawn in 10 years

AND Participant Died AFTER the Required Beginning Date...

- PODB must take annual withdrawals (based on somebody's life expectancy) during the 10 years
- Entire balance of IRA must be withdrawn in 10 years

6

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