2026 · SHOULD I INHERIT MY DECEASED SPOUSE'S TRADITIONAL IRA?

GLOW FINANCIAL PLANNING

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Was your spouse the original owner of this traditional IRA (i.e., they didn't inherit it from someone else)?

- No → This is a twice-inherited traditional IRA. See the "How Must I Take Distributions From My Twice-Inherited Traditional IRA?" flowchart.
- Yes → Did your spouse pass away before their RBD?
  - No → Did your spouse satisfy the RMD requirements for the current year?
    - No → You must take the remaining RMD amount this year. → Do you want income from this account?
      - Yes → Are you younger than age 59.5?
        - Yes → Consider inheriting the IRA as distributions from an inherited IRA are never subject to a penalty. → Your RMD is based on the longer of your life expectancy or your spouse's life expectancy using the Single Life Table. → You can always roll this account into your own IRA at a later point.
        - No → Are you older than your spouse?
          - Yes → Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0).
          - No → Consider rolling over the IRA into your own IRA because the RMD will be less than if you inherited the IRA. → Your RMD is based on your life expectancy using the Uniform Life Table and must commence by your RBD. → You can always roll this account into your own IRA at a later point.
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    - Yes → You do not have to take an RMD this year. → Do you want income from this account?
      - Yes → Are you younger than age 59.5?
        - Yes → Consider inheriting the IRA as distributions from an inherited IRA are never subject to a penalty. → Your RMD is based on the longer of your life expectancy or your spouse's life expectancy using the Single Life Table. → You can always roll this account into your own IRA at a later point.
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        - Yes → Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0).
        - No → Consider rolling over the IRA into your own IRA because the RMD will be less than if you inherited the IRA. → Your RMD is based on your life expectancy using the Uniform Life Table and must commence by your RBD. → You can always roll this account into your own IRA at a later point.
- Yes → Which best describes your situation:
  - You are age 59.5 or older, and are older than your deceased spouse. → Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0). RMDs (based on the Uniform Lifetime Table) are delayed until the age that your deceased spouse would have needed to start taking their own RMD.
  - You want income and are younger than 59.5. → Consider inheriting the IRA as distributions from an inherited IRA are never subject to a penalty. → You are an Eligible Designated Beneficiary; accordingly, your RMD is based on your life expectancy using the Single Life Table and must begin on the later of the year after the year your spouse passed away or the year your spouse would have started taking their own RMDs. → Are you older than your spouse?
    - Yes → Consider making the election to be treated as your deceased spouse (per SECURE Act 2.0).
    - No → Consider rolling over the IRA into your own IRA because the RMD will be less than if you inherited the IRA. → Your RMD is based on your life expectancy using the Uniform Life Table and must commence by your RBD. → You can always roll this account into your own IRA at a later point.
  - You don't want income and/or are younger than your deceased spouse. → Consider rolling over the IRA into your own IRA because the RMD will be less than if you inherited the IRA. → Your RMD is based on your life expectancy using the Uniform Life Table and must commence by your RBD. → You can always roll this account into your own IRA at a later point.

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