2026 · HOW MUST I TAKE DISTRIBUTIONS FROM MY TWICE-INHERITED TRADITIONAL IRA?

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START HERE

Did the original owner (i.e., the first owner) of this Traditional IRA pass away after December 31, 2019?

- **No** → Did the most recent owner (i.e., the second owner) of this Traditional IRA pass away after December 31, 2019?
  - **Yes** → Did the original owner (i.e., the first owner) pass away on/after their Required Beginning Date (RBD)?
    - **Yes** → You must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table. You must also follow the 10-Year Rule, which begins the year after the year of the most recent owner's death.
    - **No** → You must take RMDs over the life expectancy of the most recent owner (using the IRS Single Life Expectancy Table). You must also follow the 10-Year Rule, which begins the year after the year of the most recent owner's death.
  - **No** → Did the original owner (i.e., the first owner) pass away on/after their Required Beginning Date (RBD)?
    - **Yes** → You must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table. The 10-Year Rule does not apply to you.
    - **No** → You must take RMDs over the life expectancy of the most recent owner (using the IRS Single Life Expectancy Table). The 10-Year Rule does not apply to you.
- **Yes** → At the time of the original owner's death (i.e., the first owner), was the most recent owner (i.e., the second owner) a minor child of the original owner, less than 10 years younger than the original owner, a spouse of the original owner, disabled, or chronically ill?
  - **Yes** → The most recent owner (i.e., the second owner) was an Eligible Designated Beneficiary.
    - **No** → Did the most recent owner (i.e., the second owner) previously choose to follow the 10-Year Rule with this Traditional IRA?
      - **Yes** → You must follow the 10-Year Rule, which begins the year after the year of the most recent owner's death. Additionally, during years 1–9, you must take RMDs over the most recent owner's life expectancy using the IRS Single Life Expectancy Table.
      - **No** → You must follow the 10-Year Rule, which began the year after the year of the original owner's death. Additionally, during years 1–9, you must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table.
    - **Yes** → Did the original owner (i.e., the first owner) pass away on/after their Required Beginning Date (RBD)?
      - **No** → Did the most recent owner (i.e., the second owner) previously choose to follow the 10-Year Rule with this Traditional IRA?
        - **Yes** → You must follow the 10-Year Rule, which begins the year after the year of the most recent owner's death. Additionally, during years 1–9, you must take RMDs over the most recent owner's life expectancy using the IRS Single Life Expectancy Table.
        - **No** → You must follow the 10-Year Rule, which began the year after the year of the original owner's death. Additionally, during years 1–9, you must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table.
      - **Yes** → You must follow the 10-Year Rule, which begins the year after the year of the most recent owner's death. Additionally, during years 1–9, you must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table.
  - **No** → The most recent owner (i.e., the second owner) was a Non-Eligible Designated Beneficiary.
    - Did the original owner (i.e., the first owner) pass away on/after their Required Beginning Date (RBD)?
      - **Yes** → You do not have RMDs, but you must follow the 10-Year Rule, which began the year after the year of the original owner's death.
      - **No** → Did the most recent owner (i.e., the second owner) previously choose to follow the 10-Year Rule with this Traditional IRA?
        - **Yes** → You must follow the 10-Year Rule, which begins the year after the year of the most recent owner's death. Additionally, during years 1–9, you must take RMDs over the most recent owner's life expectancy using the IRS Single Life Expectancy Table.
        - **No** → You must follow the 10-Year Rule, which began the year after the year of the original owner's death. Additionally, during years 1–9, you must take RMDs over the longer of the original or most recent owner's life expectancy (whichever option the prior owner was following) using the IRS Single Life Expectancy Table.

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