

Table 25A  
**MINIMUM REQUIRED DISTRIBUTION OPTIONS FOLLOWING A DEATH  
 ON OR AFTER THE PARTICIPANT'S REQUIRED BEGINNING DATE**

Spouse Is Sole Designated Beneficiary

In Year Participant Or NPS Dies, Always Compute The MRD As If He or She Lived The Entire Year.

MARRIED Participant With Spouse As Sole Designated Beneficiary

*If PARTICIPANT Dies First*

*If Non-Participant Spouse Dies First*

**Beneficiary Distribution Account**

1. Non-Participant Spouse DB may leave some or all of the assets in the original account.
2. Non-Participant Spouse DB may name a new beneficiary of their own choosing.
3. Calculate MRD's using the LONGER of:
  - (a) The single life expectancy factor of the non-participant spouse based on his/her attained age in each distribution year, OR
  - (b) The participant's single life expectancy factor as of his/her attained age in the year of death minus the elapsed years since the year of death using the Single Life Table.

*Following Death Of The Non-Participant Spouse*

1. In the year the NPS dies, calculate the MRD as if he/she were alive the entire year.
2. The DB's own beneficiary may leave the assets in the account & name a subsequent beneficiary.
3. In the following years, calculate MRD's using the LONGER of: (a) The single LEF of the now deceased surviving spouse established on his/her birthday in the year that person died minus the elapsed years since that spouse's death, OR (b) The participant's single LEF as of his/her birthday in the year he/she died minus the elapsed years since the participant's year of death.

**Spousal Rollover IRA**

1. Spouse may transfer all the assets to an IRA in his/her own name, except the unsatisfied portion of the death-year's MRD's.
  2. Owner of new spousal rollover IRA may choose beneficiaries of his/her own.
  3. No required distributions until owner's RBD.
  4. Once required, compute MRD's with Uniform Lifetime Table and owner's attained age.
- NOTE: If the account owner remarries and names his/her New Spouse as DB, return to the oval above for the proper steps to follow if a death occurs on or after the Owner's RBD.

*Following Death Of Account Owner On or After Their Own RBD*

1. In year the Owner dies calculate the MRD as if he/she were alive the entire year.
- If Spousal Rollover Account Has A Non-Spouse DB**
- 2A. In subsequent years the DB of the spousal rollover IRA computes MRD's using his/her single life expectancy as of their birthday in the year after the owner dies, less the elapsed years since the DB began taking distributions.
- If Spousal Rollover Account Does NOT Have A DB**
- 2B. In subsequent years compute MRD's using the single life expectancy factor of the NPS as of his/her birthday in the year of their death less the elapsed years since the year they died.

**Original Account Continues**

1. Participant keeps the original account.
  2. Participant may select a new beneficiary.
  3. Participant computes MRD's using the Uniform Table and his/her attained age.
- NOTE: If Participant remarries and names the New Spouse as his/her DB, return to the oval at the top of this table to determine the appropriate steps to follow after the death of the Participant or New Spouse.

*Following Participant's Death*

1. In the year of the participant's death compute the MRD as if he/she were alive the entire year.
- If Account Has A DB**
- 2A. In subsequent years the DB computes MRD's using his/her single life expectancy as of their birthday in the year after the participant dies, less elapsed years since the DB began taking distributions.
- If Account Does NOT Have A DB**
- 2B. In subsequent years compute MRD's using the single life expectancy of the Participant as of his/her birthday in the year he/she died less the number of elapsed years since the year the participant died.