

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 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

Spousal Rollover IRA

Original Account Continues

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. Non-Participant Spouse DB computes MRD's based on the age he/she attains on their birthday in the relevant year using the single life expectancy from Table V in §1.72-9.

1. Non-Participant Spouse DB may transfer some or all of the assets to a spousal rollover IRA in his or her own name.
 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 distributions using the Uniform Table and owner's attained age.
- NOTE: If the account owner remarries and names his/her New Spouse as 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.

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 Death Of The Non-Participant Spouse

Following Death Of Account Owner On or After Their Own RBD

Following Participant's Death

1. In year the NPS dies calculate the MRD as if he/she were alive the entire year.
2. In subsequent years compute MRD's using the single life expectancy of the Non-Participant Spouse as of their birthday in the year he/she died, less the number of elapsed years since the year after their death.

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.

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 they died less the number of elapsed years since the year of the Participant's death.