

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

Non-Spouse Is "DB"
 or Spouse NOT Sole "DB"
 or There Is No "DB"

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

UNMARRIED Participant
 OR
 Married Participant With A Non-Spouse DB
 OR
 Spouse Is Not The Sole DB**

*If Participant Dies First
 With A Designated Beneficiary*

Beneficiary Distribution Account

1. Designated Beneficiary may leave assets in the original account.
2. Designated Beneficiary may name a new beneficiary of their own choosing.
3. Designated Beneficiary computes MRD's based on the age he/she attains on their birthday in the year after the participant dies, less elapsed years since the DB began taking distributions.

If Beneficiary Dies First

1. MRD calculations continue as if nothing has happened.
2. Participant may select a new beneficiary.
3. If Participant selects his/her spouse as the new DB, change to Table 25A.

*If Participant Dies First
 WITHOUT A Designated Beneficiary*

1. The assets may be left in the original account.
2. In years following the year the Participant dies 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 their death.

*Following Death Of The
 Designated Beneficiary*

1. In year the Designated Beneficiary dies calculate the MRD as if he/she were alive the entire year.
2. The DB's own beneficiary may leave all the assets in the existing account and name a new beneficiary of their own choosing.
3. Thereafter, compute MRD's with the unused balance of the Designated Beneficiary's single life expectancy as if he/she were still alive.

** The spouse DB may rollover his or her share of the account, net of any required distributions, rather than settle for a Beneficiary Distribution Account.