

**Table 4D**  
**MINIMUM REQUIRED DISTRIBUTION OPTIONS IN THE YEAR FOLLOWING A DEATH**  
**THAT OCCURS AFTER THE REQUIRED BEGINNING DATE**

**Non-Spouse Is "DB"**  
**Joint Life Expectancy**

##

Participant Uses Table VI Along  
 With A Non-Spouse DB But Does  
 NOT Redetermine His/Her Own L.E.

*If PARTICIPANT  
 Dies First*

*If SPOUSE Dies First*

*If Non-Spouse Designated  
 Beneficiary Dies First*

1. Non-Spouse DB may leave assets in the original plan.
2. Non-Spouse DB may name a new beneficiary of their own choosing.
3. Non-Spouse DB computes MRD using "remaining period" of the original Table VI life expectancy.
4. NOTE: The spouse receives nothing.

1. MRD calculations continue as if nothing had happened.
2. If there is a non-participant spouse, his/her L.E. has not been involved in the MRD calculations.

1. The participant keeps assets in the original plan.
2. The participant selects a new beneficiary.
3. Continue MRD calculations via the same method used before the non-spouse Designated Beneficiary died.
- ¶ This means the participant continues to compute MRD's using the "remaining years" of the original Table VI life expectancy as if the non-spouse DB were still alive. This is true regardless of the life expectancy of the new beneficiary. This approach is also true if the participant fails to select a new beneficiary.

*Following Death Of The  
 Designated Beneficiary*

*If The PARTICIPANT Dies Before The Original  
 Table VI Life Expectancy Reaches Zero*

1. In year of DB's death calculate MRD as if he/she were alive the entire year.
2. The surviving beneficiary may leave all the assets in the existing plan and name a new beneficiary of their own choosing.
3. Thereafter, compute MRD using the balance of the "remaining period" of the original Table VI life expectancy.

1. In the year of the participant's death compute MRD as if he/she were alive the entire year.
2. The surviving beneficiary may leave all the assets in the existing plan and name a new beneficiary of their own choosing.
3. Thereafter, compute MRD using the balance of the "remaining period" of the original Table VI life expectancy.

## Although a participant may elect to use this method for computing required distributions under §401(a)(9)(A)(ii), the MDIB rules of §1.401(a)(9)-2 could mandate larger distributions from the qualified plan during his or her lifetime. The MDIB rules no longer apply following the year of the participant's death.