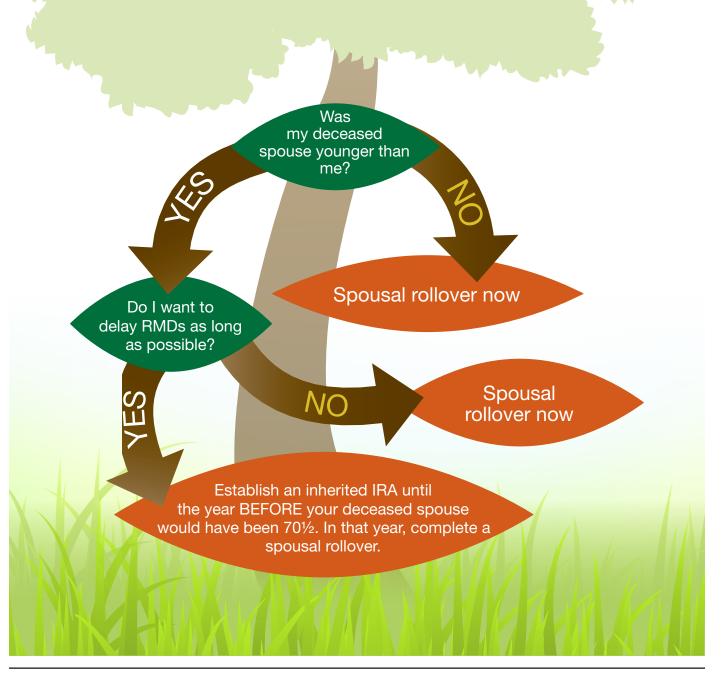
The Spousal IRA Beneficiary Decision Tree

SPOUSAL BENEFICIARY 591/2 OR OLDER



The Spousal IRA Beneficiary Decision Tree SPOUSAL BENEFICIARY YOUNGER THAN 591/2

If mv deceased spouse were alive, would they be 701/2 or older at the end of the year (they died)?

What's more important to me right now?

Penalty-free access to my inherited funds

The ability to delay RMDs until I'm 70½ and make sure my beneficiaries will be able to stretch inherited IRA distributions over their lives (instead of mine)

Y-FREE ACCESS

Will I turn 59½ before the year my deceased spouse would have been 701/2?

> Establish an inherited IRA until you turn 59½. Then, complete a spousal rollover.

What's more important to me right now? Penalty-free access to my inherited funds

The ability to delay RMDs until I'm 701/2 and make sure my beneficiaries will be able to stretch inherited IRA distributions over their

lives (instead of mine)

Spousal rollover now

Establish an inherited IRA until you turn 591/2. Then, complete a spousal rollover.

> Establish an inherited IRA until you turn 59½. Then, complete a spousal rollover.

PENALTY-FREE Establish an inherited IRA until the year BEFORE your deceased spouse would have been 70½. In that year, complete a spousal rollover.