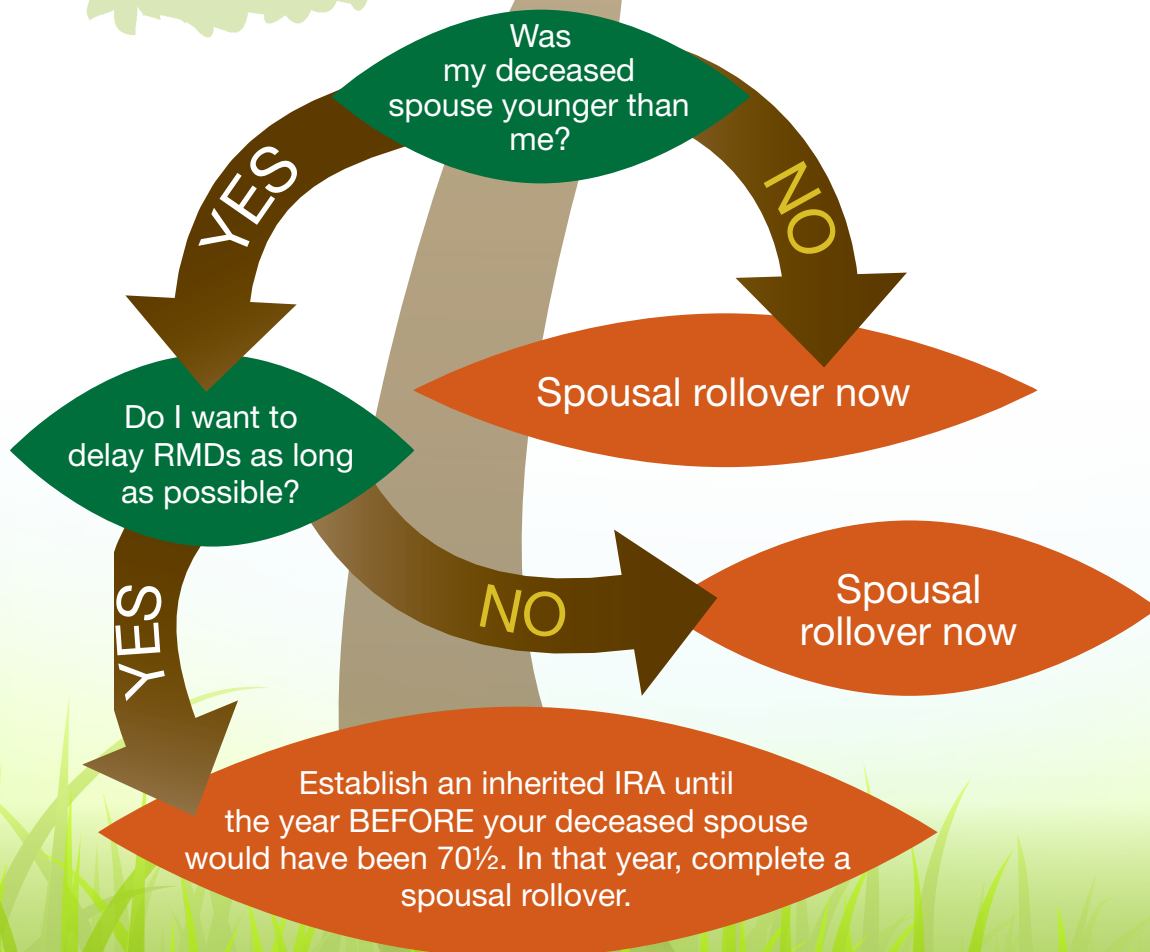


# The Spousal IRA Beneficiary Decision Tree

**SPOUSAL BENEFICIARY 59½ OR OLDER**



# The Spousal IRA Beneficiary Decision Tree

## SPOUSAL BENEFICIARY YOUNGER THAN 59½

