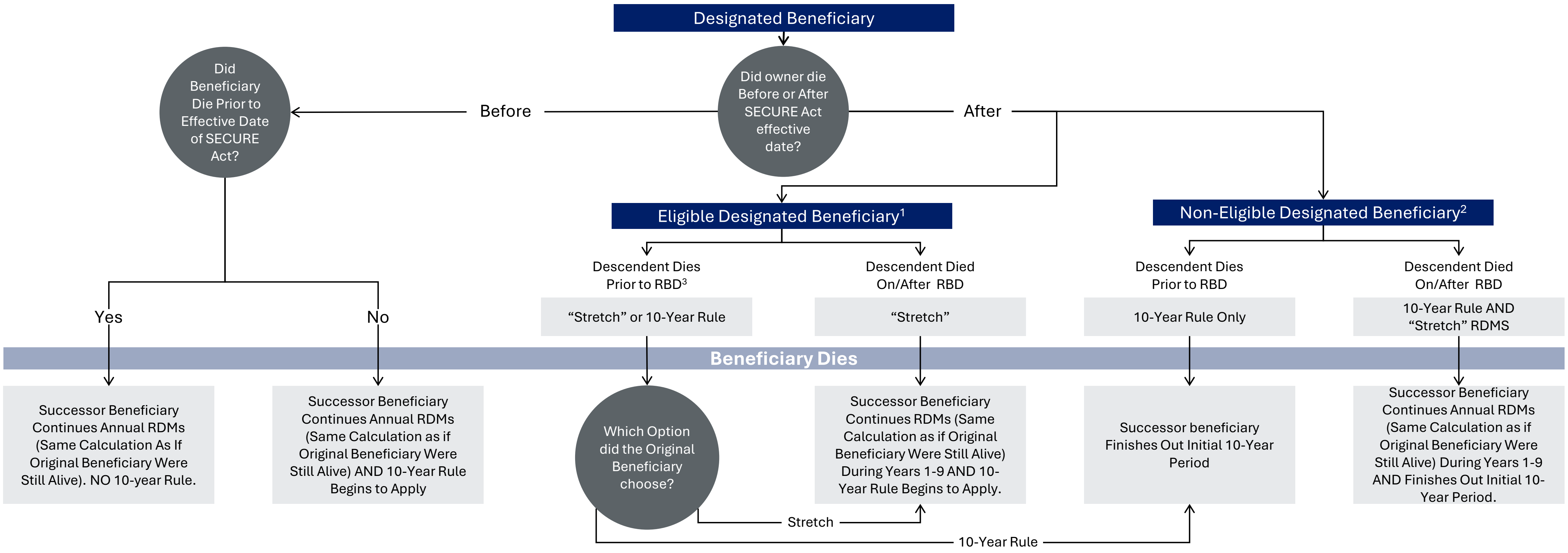
SECURE Act: Distribution Flowchart



Source: Kitces.com Untangling The IRS's New Finalized Regulations (https://www.kitces.com/blog/secure-act-2-0-irs-regulations-rmd-required-minimum-distributions-10-year-rule-eligible-designated-beneficiary-see-through-conduit-trust/) ,
1. Eligible Designated Beneficiary constitutes surviving spouses, disabled persons, chronically ill persons, persons <10 years younger than the descendant, minor children, some see-through trusts benefiting persons above.
2. Non-Eligible Designated Beneficiary constitutes most non-spouse beneficiaries, some see-through trusts benefiting persons above.
3. RBD = Required beginning date or the date in which account owner must start taking Required Minimum Distributions (RMDs); This information is for educational purposes only, and is not intended to provide, and should not be relied on for tax, legal or accounting advice. Please consult your own tax, legal and accounting advisors to discuss your unique tax circumstances.