

<b>DB</b>		<b>During P's Lifetime</b>		<b>After P's Pre-RBD Death</b>		<b>After P's Post-RBD Death</b>	
DB as of end of year after P's death (the "Designation Date") except as stated in box 8		Annual amounts required for year prior to RBD through year of P's death		Annual amounts required for each year after the year of P's pre-RBD death (initial years payments may be deferred per box 3 or box 10a)		Annual amounts required for each year after the year of P's post-RBD death	
No DB	1	Table	2	Pay by end of 5th year after P's death	3	Pay over P's fixed life expectancy (P's single life expectancy per age P attained (or would have attained) in year of P's death reduced by 1 for each year thereafter)	4
DB (but S is not sole DB)	5	Table	6	Pay over oldest DB's fixed single life expectancy (DB's life expectancy per age attained in year after P's death, reduced by 1 for each year thereafter)		7	
S is sole DB (determined year by year during P's lifetime)	8	Table or, if S is over 10 years younger than P, over redetermined joint life expectancy of P and S	9	Payments begin in year P would have attained age 70 1/2; if SS sole DB dies before the end of that year, SS is treated as P (and box 3, 4, or 7 applies); DB of SS who is SS's SS is not treated as sole DB	10a	Payments begin in year after year of P's death	10b
				Pay over SS's redetermined single life expectancy through year of spouse's death; beginning with year after SS's death, pay over SS's fixed single life expectancy per age SS would have attained in year after SS's death, reduced by 1 for each year after the year following SS's death			
				OR			
P – Plan participant or IRA accountowner S – P's spouse SS – P's surviving spouse RBD – Required beginning date Year – Calendar year (or distribution calendar year)				<b>Spousal rollover or "own IRA" election</b>			
				If SS rolls P's account over to SS's own IRA or plan or if SS elects to treat P's IRA as SS's own IRA, the above rules apply to SS as the P of such new plan or IRA account (and box 10 no longer applies). SS may designate a younger DB and "reload" the life expectancy period that applies on SS's death. If a SS who had passed the SS's RBD makes an "own IRA" election, a distribution must be made from the IRA account for the year of the election. Since a distribution must also be made from the IRA account for the year of P's death, 2 distributions will occur in one year unless the own IRA election is deferred to the year after the P's death.			