

**RETIREMENT ACCOUNT PAYOUT OPTIONS AFTER THE SECURE ACT;**

<p>If the IRA/retirement account has an <b>eligible designated beneficiary</b> (EBD)</p>	<p>RMD's have already begun when the account owner dies</p> <p><b>At least as rapidly rule applies</b></p>	<p>Benefits are payable over the actuarial life expectancy of the eligible designated beneficiary</p>
<p>If the IRA/retirement account has an <b>eligible designated beneficiary</b> (EBD)</p>	<p>RMD's have not yet begun when the account owner dies</p> <p><b>At least as rapidly rule applies</b></p>	<p>Benefits are payable over the actuarial life expectancy of the eligible designated beneficiary</p>
<p>If the IRA/retirement account has a designated beneficiary (DB) who is not an EBD</p>	<p>Does not matter whether or not the original IRA/retirement account owner had begun taking RMD's</p>	<p>10 year payout option applies</p>
<p>If IRA/retirement account beneficiary does not have a designated beneficiary</p> <p>To be a designated beneficiary, you must be a <b>person</b>.</p> <p>Therefore, estates, trusts that are not see-through trusts, and 501(c)(3) non-profits are non-designated beneficiaries subject to this rule.</p>	<p>Does not matter whether or not the original IRA/retirement account owner had begun taking RMD's</p>	<p>5 year payout rule</p>