

This diagram shows when RMDs (required minimum distributions) are and are not required for a person named as designated beneficiary (DB) on an IRA or other retirement account who is not the spouse of the deceased owner.

RBD is the owner's "required beginning date"

EDB is a DB who is eligible to use his own life expectancy to take RMDs.

Regardless of EDB status, the 10-year "depletion" rule applies to all non-spouse DBs.

