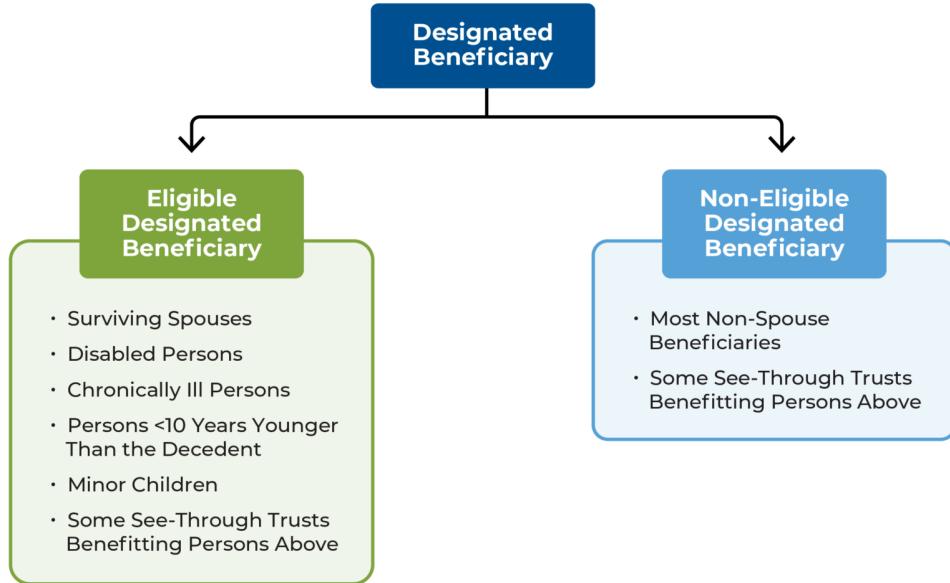
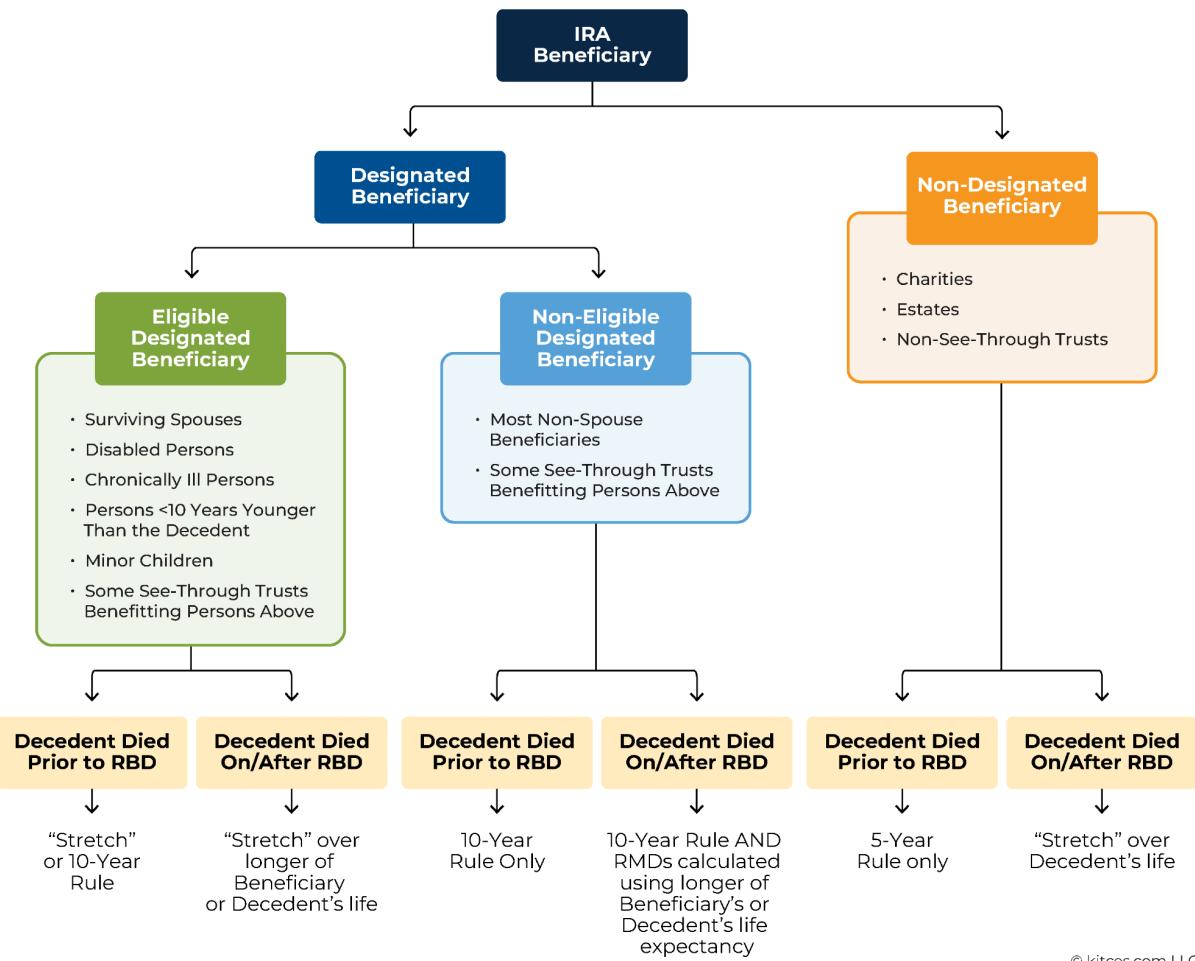


## Division Of Designated Beneficiaries By SECURE Act

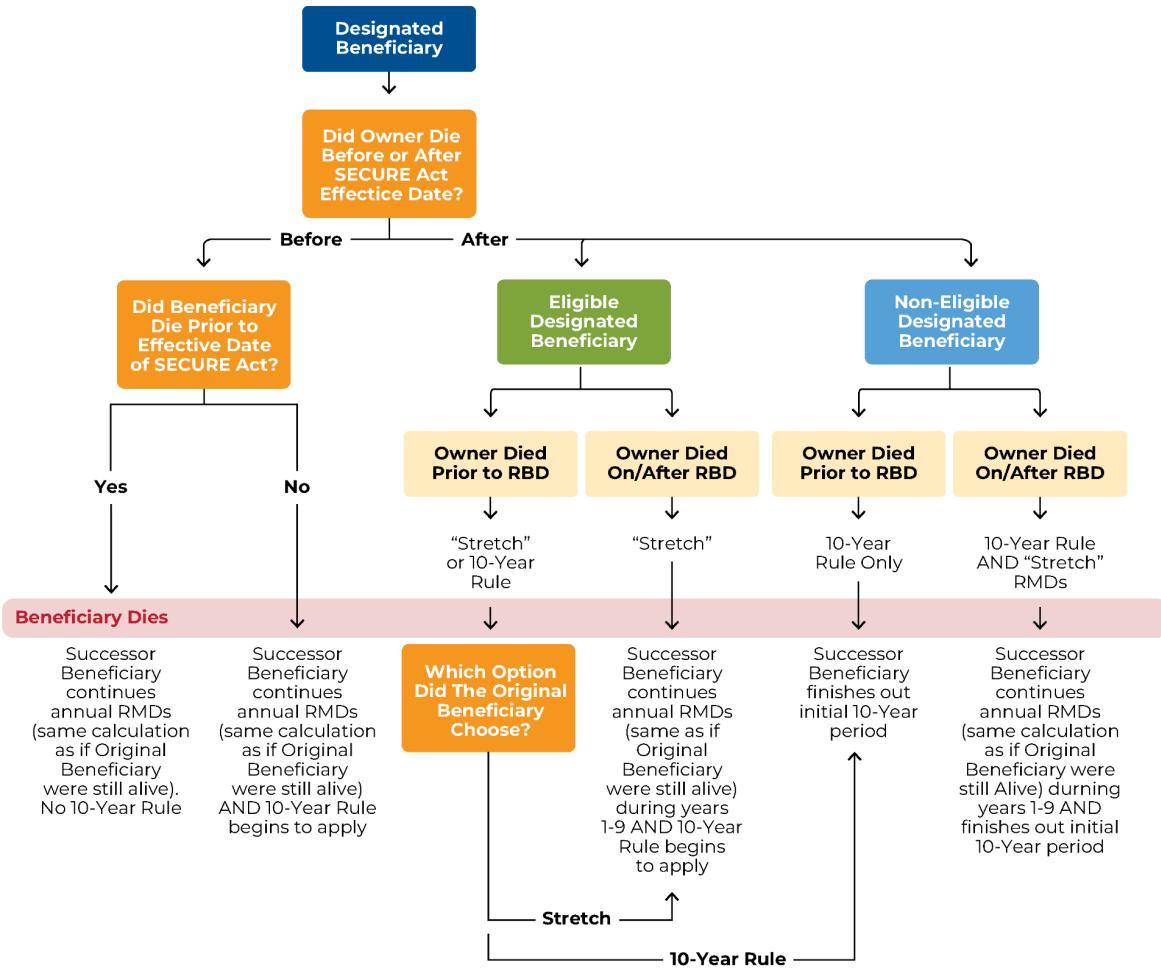


## IRA Beneficiary “Family Tree”



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## RMD Rules For Successor Beneficiaries



## Determining If Trust Beneficiaries Are Also Considered Retirement Account Beneficiaries

<b>Conduit Trusts</b> All retirement plan proceeds required to be immediately distributed		<b>Discretionary/Accumulation Trusts</b> Retirement plan proceeds allowed to accumulate in trust	
<b>Trust beneficiaries considered a beneficiary of the new retirement account</b>	<b>Trust beneficiaries disregarded as a beneficiary of the retirement account</b>	<b>Trust beneficiaries considered a beneficiary of the new retirement account</b>	<b>Trust beneficiaries disregarded as a beneficiary of the retirement account</b>
Trust beneficiaries receiving distributions related to retirement account	All other beneficiaries	Trust beneficiaries receiving distributions related to retirement account  Beneficiaries who <i>could</i> receive amounts from the retirement account that were not distributed to another beneficiary (who don't meet exceptions #1 or 2 at right)	<b>Exception #1:</b> Beneficiaries who are "third in line" or later to receive amounts from the retirement account  <b>Exception #2:</b> Beneficiaries who are the successor beneficiary to another beneficiary who is entitled to a full distribution of amounts from the retirement account prior to the end of the year or their 31st birthday  All beneficiaries not entitled to retirement account proceeds