

Required Minimum Distribution Rules for Beneficiaries

The Required Minimum Distribution (RMD) rules that apply during a retirement plan participant's lifetime cease to apply once the participant passes away. Beneficiaries also must take RMDs, but different rules apply to them than apply to participants. The rules for beneficiaries vary depending on whether the participant's death occurred prior to or after the participant's RBD and whether the beneficiary is a surviving spouse, other individual, or entity, such as an estate or trust.

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