



# Wespath

BENEFITS | INVESTMENTS



## Required Minimum Distributions



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## Required Minimum Distributions— Reaching a Financial Milestone

Turning age 70½ (or older depending on your birth date) could mark an important milestone in your financial life. It is at this age that some people are required by federal law to begin taking distributions from their retirement accounts, called required minimum distributions (RMDs), even if they do not need the income. If you do not meet this requirement, you may incur tax penalties.

### REQUIRED BEGINNING DATE

The date at which you must begin taking RMDs is called your Required Beginning Date. If you are a participant in the plan, check the chart below to see when you must begin taking RMDs. See the “RMDs and You” section on the following pages if you are an accountholder who is not a participant.

<b>If your Birth Date is:</b>	<b>Your Required Beginning Date is April 1 after the year you retire or following the year in which you reach this age, whichever is later:</b>
Before July 1, 1949	70½
July 1, 1949 – December 31, 1950	72
January 1, 1951 – December 31, 1959	73
On or after January 1, 1960	75

The annual payment is calculated each year according to IRS guidelines. If you take only your RMD, you may be able to keep the remaining money in your account and defer taxation of it depending on the plan<sup>1</sup>. Keep in mind that you can always withdraw more than the minimum amount. However, if you withdraw more than the minimum amount in the calendar year, the additional monies are not counted toward any future RMDs.

This brochure summarizes RMD rules, how to evaluate your options and what you need to do to start receiving payments. Because Wespath Benefits and Investments (Wespath) cannot provide tax advice, we suggest that you consult with a financial planner, estate planner, tax adviser and/or attorney.

<sup>1</sup> Refer to the plan’s summary plan description for more information.

## Frequently Asked Questions About RMDs

### Q: What is an RMD?

**A:** An RMD is the minimum amount that must be withdrawn from your retirement account(s) no later than the Required Beginning Date according to federal law. Your Required Beginning Date depends on your circumstances. Please refer to the pages following the FAQs to determine your Required Beginning Date.

### Q: Why do Wespath's plans have RMDs?

**A:** Wespath administers retirement plans that are qualified under Internal Revenue Code (Code) sections 401(a), 401(k) and 403(b) and are subject to the requirements of section 401(a)(9) of the Code, which deals with RMDs. These distribution requirements are detailed in IRS *Publications 575* and *590*.

### Q: Are RMDs subject to income tax withholding?

**A:** For U.S. citizens, 10% federal income tax will be withheld on the taxable portion of your distribution. RMDs may also be subject to state taxes. In most cases, you may elect to have no federal or state income tax withheld or to have more than 10% federal tax withheld. To make these elections, submit an IRS Form *W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions* and a *State Income Tax Withholding Form*. You can download IRS Form *W-4R* at [irs.gov](https://www.irs.gov). Or you may contact Wespath for copies of both of these forms.

If you are a nonresident alien, the amount of federal tax withholding we will apply is based on various factors, such as where your service was performed when the contributions were earned, whether you are eligible to receive tax treaty benefits, and whether we have a valid IRS Form *W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding* on file for you. Contact Wespath for more information.

An RMD is the minimum amount that must be withdrawn from your retirement account(s) no later than the Required Beginning Date (RBD).

## Frequently Asked Questions About RMDs (continued)

**Q: What happens if I received payments from the plan during the calendar year?**

**A:** If you received payments (including cash installments), the payments are applied against your RMD, reducing the remaining amount to be paid from each individual plan.

**Q: May I withdraw more than the RMD?**

**A:** Yes, you may withdraw more than the RMD. Any amount distributed in excess of the RMD that is rollover-eligible is subject to 20% federal withholding and applicable state taxes unless the amount is directly rolled over into another eligible retirement plan. Amounts withdrawn in excess of the RMD for a calendar year are not counted toward your RMD in any future year.

**Q: What is a qualified charitable distribution?**

**A:** The Pension Protection Act of 2006, and the Protecting Americans from Tax Hikes Act of 2015, provide for an exemption from taxation for certain charitable distributions from traditional IRAs and Roth IRAs under Internal Revenue Code (Code) Section 408(a) and (A) respectively. A qualified charitable distribution is generally a nontaxable distribution made directly by the trustee of an IRA to an organization eligible to receive tax-deductible contributions. Note that Wespath does not currently administer IRAs or Roth IRAs. Additional information can be found on the Internal Revenue Service (IRS) website at [irs.gov](https://www.irs.gov).

**Q: Can I donate the RMDs I receive from my Wespath-administered retirement accounts (see prior question)?**

**A:** Wespath does not currently administer IRAs or Roth IRAs. Wespath-administered plans are qualified retirement plans under Code Section 403(b). These plans are not IRAs under Code Sections 408(a) or (A). Therefore, distributions from Wespath-administered retirement plans are not eligible for this exemption and Wespath must distribute RMDs from Wespath-administered retirement accounts according to plan provisions.

**Q: Are my beneficiaries also subject to the RMD rules?**

**A:** Yes, after your death, your beneficiaries are subject to these rules. You can learn more by viewing the beneficiary sections ([spousal beneficiary](#), [Eligible Designated Beneficiary](#), [alternate payee](#), [non-spousal beneficiary](#)) of this brochure.

**Q: What are the penalties if I miss a deadline?**

**A:** If you do not take an RMD by the Required Beginning Date, the IRS may impose a penalty of up to 25% on the distribution that you should have taken. That penalty may be reduced to 10% if corrected in a timely manner, generally within two years.

## Frequently Asked Questions About RMDs (continued)

**Q: Who is responsible for satisfying the RMD?**

**A:** Although Wespath distributes the amount to you, you are responsible for satisfying the IRS rules and regulations.

**Q: Can I roll over my RMDs?**

**A:** This type of distribution is not rollover eligible. If you request a rollover and an RMD is due for the year, you must satisfy the RMD before rolling over the remainder of your eligible money.

**Q: Can I fulfill my RMD through another plan?**

**A:** The Code does not permit participants to satisfy their RMD from another plan of the same type [e.g., 403(b), 401(k), etc.].

Wespath rules also require RMDs to be satisfied from each individual plan subject to that plan's rules for RMDs. If an accountholder has both defined contribution and defined benefit plans, separate RMDs will apply to each plan type. For more information, see the section of this brochure that applies to the type of accountholder you are.



Although Wespath distributes the RMD to you, you are responsible for satisfying the IRS rules and regulations.

## RMDs and You

RMD rules and calculations vary depending on whether you are a participant, spousal beneficiary, Eligible Designated Beneficiary, alternate payee or non-spousal beneficiary.

### PARTICIPANTS

A participant is a person who qualifies or once qualified for plan enrollment, including a retired employee.

#### When am I required to begin taking RMDs?

**Defined contribution plans** (i.e., Personal Investment Plan [PIP] and Clergy Retirement Security Program Defined Contribution [CRSP DC]): Participants must begin receiving annual RMDs from their account balances by the Required Beginning Date indicated in the chart below. Subsequent RMDs must be received no later than December 31 of every year.

**Defined benefit plans** (i.e., Compass, Clergy Retirement Security Program Defined Benefit [CRSP DB], Ministerial Pension Plan [MPP] and Pre-82): Participants must begin receiving monthly annuity benefits to satisfy the RMD responsibility by the Required Beginning Date indicated in the chart below.

If your Birth Date is:	Your Required Beginning Date is April 1 after the year you retire or following the year in which you reach this age, whichever is later:
Before July 1, 1949	70½
July 1, 1949 – December 31, 1950	72
January 1, 1951 – December 31, 1959	73
On or after January 1, 1960	75

#### How are defined contribution plan RMDs calculated?

Prior to January 1, 2024, RMDs for the defined contribution plans were calculated by dividing the full account balance as of December 31 of the prior year by the applicable life expectancy factor, which is obtained from the appropriate life expectancy table.

**Effective January 1, 2024**, Roth accounts and Roth rollover accounts are excluded from the account balance used to calculate the RMD while the participant is alive.

#### What life expectancy table is used to calculate the RMD?

The *Uniform Lifetime Table*<sup>2</sup> is generally used to determine a participant's RMD.

If a participant's spouse is more than 10 years younger and is the sole designated beneficiary, the *Joint Life and Last Survivor Expectancy Table*<sup>2</sup> is used.

<sup>2</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

## RMDs and You (continued)

### SPOUSAL BENEFICIARIES

A *spousal beneficiary* refers to the surviving husband or wife who was legally married to the originating participant on the date of the originating participant's death. Wespath will pay the benefit to the spousal beneficiary if the participant dies before receiving a benefit or a complete distribution from his or her account, unless another beneficiary is entitled to the plan's benefits.

### When is a spousal beneficiary required to begin taking RMDs?

If the participant dies before their Required Beginning Date, the spousal beneficiary will begin receiving RMDs according to the participant's date of birth and corresponding age in the chart below. If the participant dies after the Required Beginning Date but before receiving an RMD for that year, the spousal beneficiary will receive the RMD owed to the participant for the year the participant died. Subsequent annual RMDs must be paid no later than December 31 of each year after the Required Beginning Date.

If the deceased participant's <b>Birth Date</b> was...	The spousal beneficiary's <b>Required Beginning Date</b> is December 31 of the year after the year of the participant's death, or December 31 of the year they would have reached this age, whichever is later:
Before July 1, 1949	70 ½
July 1, 1949 – December 31, 1950	72
January 1, 1951 – December 31, 1959	73
On or after January 1, 1960	75

### How are spousal beneficiary RMDs calculated?

For defined contribution plans, the RMD is calculated by dividing the account balance as of December 31 of the prior year by the applicable life expectancy factor, which is obtained from the appropriate life expectancy table. RMDs are recalculated each year that an RMD is due.

For defined benefit plans, spousal beneficiaries must begin receiving annuity benefits by the spouse's Required Beginning Date to satisfy the RMD responsibility.

**SPOUSAL BENEFICIARIES** (continued)**What life expectancy table is used to calculate the RMD?**

**If the participant dies before their Required Beginning Date and the spouse's Required Beginning Date is on or after 1/1/2025, and the spouse is the sole beneficiary,** the life expectancy of the spousal beneficiary is determined using the *Uniform Life Expectancy Table*<sup>3</sup> and the factor is recalculated each year using the spouse's age in the RMD year.

**If the participant dies before their Required Beginning Date and the spouse's Required Beginning Date is on or after 1/1/2025, but the spouse is not the sole beneficiary,** the life expectancy of the spousal beneficiary is determined using the *Single Life Expectancy Table*<sup>3</sup> and the factor is recalculated each year using the spouse's age in the RMD year.

**If the participant dies before their Required Beginning Date and the spouse's Required Beginning Date is before 1/1/2025,** the life expectancy of the spousal beneficiary is determined using the *Single Life Expectancy Table* and the factor is recalculated each year using the spouse's age in the RMD year.

**If the participant dies on or before 12/31/2023 and on or after their Required Beginning Date,** life expectancies are determined using the *Single Life Expectancy Table*. The life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the Spouse Beneficiary (using the spouse's age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant's death (i.e., Spouse Beneficiary's first RMD), the factor is reduced each year by one. If the longer life expectancy is that of the Spouse Beneficiary, the factor is recalculated each year using the spouse's age in the RMD year.

**If the participant dies on or after 1/1/2024 and on or after their Required Beginning Date, and the spouse is the sole beneficiary,** the life expectancy of the surviving spouse is determined using the *Uniform Lifetime Table*<sup>3</sup> and the factor is recalculated each year using the spouse's age in the RMD year. However, if the original participant has a longer remaining life expectancy, the life expectancy of the original participant in the year of death is determined using the *Single Expectancy Lifetime Table*. Each year thereafter, the factor is reduced by one.

<sup>3</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

## SPOUSAL BENEFICIARIES (continued)

If the participant dies on or after 1/1/2024 and on or after their Required Beginning Date, but the spouse is not the sole beneficiary, life expectancies are determined using the *Single Life Expectancy Table*<sup>4</sup>. The life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the Spouse Beneficiary (using the spouse's age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant's death (i.e., Spouse Beneficiary's first RMD), the factor is reduced each year by one. If the longer life expectancy is that of the Spouse Beneficiary, the factor is recalculated each year using the spouse's age in the RMD year.

### ELIGIBLE DESIGNATED BENEFICIARIES

*Eligible Designated Beneficiaries* include minors until the age of majority, a disabled individual as defined in Internal Revenue Code (Code) Section 72(m)(7), a chronically ill individual as defined in Code Section 7702B(c)(2), or a beneficiary who is not more than 10 years younger than the participant.

### When is an Eligible Designated Beneficiary required to begin taking RMDs?

If the participant dies before the Required Beginning Date and no election was made prior to the participant's death, the Eligible Designated Beneficiary will begin receiving RMDs.

**Defined contribution plans:** To receive annual RMDs over their life expectancy, the Eligible Designated Beneficiary must make the election and begin receiving RMDs no later than December 31 following the year the participant died. If this election is not made by this date, the Eligible Designated Beneficiary must deplete the entire account by December 31 of the 10<sup>th</sup> year following the participant's death. If an election is made and the participant dies after the Required Beginning Date but before receiving an RMD for that year, the Eligible Designated Beneficiary must begin receiving RMDs by December 31 of the year the participant died. Subsequent RMDs must be paid no later than December 31 of each year thereafter.

**Defined benefit plans:** The Eligible Designated Beneficiary must begin receiving annuity benefits by the beneficiary's Required Beginning Date to satisfy their RMD.

<sup>4</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

## ELIGIBLE DESIGNATED BENEFICIARIES (continued)

### How are defined contribution plan RMDs calculated?

For defined contribution plans, the RMD is calculated by dividing the account balance as of December 31 of the prior year by the applicable life expectancy factor, which is obtained from the appropriate life expectancy table.

### What life expectancy table is used to calculate the RMD?

If the participant dies before their Required Beginning Date, the Eligible Designated Beneficiaries' life expectancy is determined by their age using the *Single Life Expectancy Table*<sup>5</sup> and recalculated each year that an RMD is due.



<sup>5</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://www.irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

**ELIGIBLE DESIGNATED BENEFICIARIES** (continued)

If the participant dies on or after his or her Required Beginning Date, life expectancies are determined using the *Single Life Expectancy Table*<sup>6</sup>. The life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the Eligible Designated Beneficiary (using the Eligible Designated Beneficiary’s age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant’s death (i.e., the Eligible Designated Beneficiary’s first RMD), the factor is reduced each year by one. If the longer life expectancy is that of the Eligible Designated Beneficiary, the factor is recalculated each year using their age in the RMD year.

**ALTERNATE PAYEES**

An *alternate payee* refers to a participant’s spouse or former spouse entitled to receive a portion of his or her account under a qualified domestic relations order (QDRO).

**When is an alternate payee required to begin taking RMDs?**

While the participant is still living, alternate payees must begin receiving RMDs by the Required Beginning Date according to the chart below under all defined contribution (DC) plans. Subsequent annual RMDs must be paid no later than December 31 of every year thereafter.

If the related participant’s <b>Birth Date</b> was...	The alternate payee <b>Required Beginning Date</b> is April 1 after the year the related participant retires or after the year in which the related participant reaches this age:
Before July 1, 1949	70 ½
July 1, 1949 – December 31, 1950	72
January 1, 1951 – December 31, 1959	73
On or after January 1, 1960	75

If the participant dies before the Required Beginning Date, and no election was made prior to the participant’s death, the alternate payee will begin receiving RMDs according to the chart on the following page. Subsequent annual RMDs must be paid no later than December 31 of every year thereafter.

<sup>6</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://www.irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespith upon request.

**ALTERNATE PAYEES** (continued)

<p>If the deceased participant's <b>Birth Date</b> was...</p>	<p>The alternate payee <b>Required Beginning Date</b> is December 31 of the year after the year of the participant's death, or December 31 of the year the deceased participant would have reached this age, whichever is later:</p>
<p>Before July 1, 1949</p>	<p>70 ½</p>
<p>July 1, 1949 – December 31, 1950</p>	<p>72</p>
<p>January 1, 1951 – December 31, 1959</p>	<p>73</p>
<p>On or after January 1, 1960</p>	<p>75</p>

**How are alternate payee RMDs calculated?**

**Defined contribution plans:** The RMD is calculated by dividing the account balance as of December 31 of the prior year by the applicable life expectancy factor, which is obtained from the appropriate life expectancy table. RMDs are recalculated each year that an RMD is due.

**Defined benefit plans:** Alternate payees must begin receiving annuity benefits by the Required Beginning Date. Please note that although Wespath is required to begin benefits and issue RMDs by the Required Beginning Date, alternate payees under age 62 will receive only the RMDs and will not be able to access certain remaining account balances until age 62.

**What life expectancy table is used to calculate the RMD?**

**While the participant is still living:** The alternate payee's RMDs are calculated based on the life expectancy of the participant according to the *Uniform Lifetime Table*<sup>7</sup> and recalculated each year thereafter. If the alternate payee is more than 10 years younger than the participant, the RMDs are calculated using the *Joint Life and Last Survivor Expectancy Table*<sup>7</sup> and recalculated each year.

**If the participant dies before their Required Beginning Date and the alternate payee's Required Beginning Date is on or after 1/1/2025, and the alternate payee is the sole beneficiary,** the life expectancy of the alternate payee is determined using the *Uniform Life Expectancy Table*<sup>8</sup> and the factor is recalculated each year using the alternate payee's age in the RMD year.

<sup>7</sup> Life Expectancy tables may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://www.irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

**ALTERNATE PAYEES** (continued)

If the participant dies before their Required Beginning Date and the alternate payee's Required Beginning Date is on or after 1/1/2025, but the alternate payee is *not* the sole beneficiary, the alternate payee's life expectancy is determined using the *Single Life Expectancy Table*<sup>8</sup>. The life expectancy factor is recalculated each year that an RMD is due.

If the participant dies before their Required Beginning Date and the alternate payee's Required Beginning Date is before 1/1/2025, the life expectancy of the alternate payee is determined using the *Single Life Expectancy Table* and the factor is recalculated each year using the alternate payee's age in the RMD year.

If the participant dies before 1/1/2024 and on or after their Required Beginning Date, life expectancies are determined using the *Single Life Expectancy Table*. The life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the alternate payee (using the alternate payee's age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant's death (i.e., alternate payee's first RMD), the factor is reduced each year by one. If the longer life expectancy is that of the alternate payee, the factor is recalculated each year using the alternate payee's age in the RMD year.

If the participant dies on or after 1/1/2024 and on or after their Required Beginning Date, and the alternate payee is the sole beneficiary, the life expectancy of the alternate payee is determined using the *Uniform Lifetime Table*<sup>8</sup> and the factor is recalculated each year using the alternate payee's age in the RMD year. However, if the original participant has a longer remaining life expectancy, the life expectancy of the original participant in the year of death is determined using the *Single Expectancy Lifetime Table*. Each year thereafter, the factor is reduced by one.

If the participant dies on or after 1/1/2024 and on or after their Required Beginning Date, but the alternate payee is *not* the sole beneficiary, life expectancies are determined using the *Single Life Expectancy Table*. The life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the alternate payee (using the alternate payee's age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant's death (i.e., alternate payee's first RMD), the factor is reduced each year by one. If the longer life expectancy is that of the alternate payee, the factor is recalculated each year using the alternate payee's age in the RMD year.

<sup>8</sup> This document does not apply if you are a beneficiary of a beneficiary, spousal beneficiary, or alternate payee. Please contact Wespath if you have any questions.

## NON-SPOUSAL<sup>9</sup> BENEFICIARIES (*Not an Eligible Designated Beneficiary*)

Non-spousal beneficiaries are the persons or entities (such as estates or trusts) to whom Wespath will pay account balances if the participant dies before receiving complete distributions of his or her accounts.

### When is a non-spousal beneficiary required to begin taking RMDs?

If the participant dies on or after January 1, 2020, and before the Required Beginning Date, the non-spousal beneficiary, including trusts, will receive the entire account balance by December 31 of the 10th year following the participant's death. **Please note:** Account balances may be rollover eligible in the first nine years following death. In the 10th year following death, the entire remaining account balance is considered an RMD and is not eligible to be rolled over.

If account balances are rolled over to an inherited IRA in the first nine years following death, the IRA to which the rollover was made must apply the rules of the plan for determining RMDs (i.e., in the 10th year following death the inherited IRA will distribute the entire account balance as an RMD).

If the non-spousal beneficiary is an estate or other entity, it may elect to receive the remaining benefits in a lump-sum or to defer payment until as late as December 31 of the fifth year following the participant's death<sup>9</sup>.

If the participant dies on or after his or her Required Beginning Date, the beneficiary, including trusts, must continue to take annual RMDs for the first 9 years after the participant's death and must deplete the account in the 10th year following the participant's death. Annual RMDs are not required to the estate for the first four years.

For deaths before or after the Required Beginning Date, trusts may request to receive RMDs based on life expectancy. The request must be made by December 31<sup>st</sup> following the participant's death. Trust documentation must be provided for review and approval.

<sup>9</sup> This document does not apply if you are a beneficiary of a beneficiary, spousal beneficiary, or alternate payee. Please contact Wespath if you have any questions

## NON-SPOUSAL BENEFICIARIES (continued)

### How are defined contribution plan RMDs calculated?

For defined contribution plans subject to an annual RMD, the RMD is calculated by dividing the account balance as of December 31 of the prior year by the applicable life expectancy factor, which is obtained from the appropriate life expectancy table.

### What life expectancy table is used to calculate the RMD?

The *Single Life Expectancy Table* is used for non-spousal beneficiaries subject to an annual RMD.

If the participant dies on or after their Required Beginning Date, the life expectancy of the participant (using their age in the year of death and subtracting one from that factor) is compared to the life expectancy of the beneficiary (using their age in the year following death), and the longer life expectancy is used. If the longer life expectancy is that of the participant, beginning with the year following the participant's death, the factor is reduced each year by one. If the longer life expectancy is that of the non-spousal beneficiary, the factor in the year after death is reduced by one each year thereafter.

### Where can I find the Life Expectancy Tables?

The tables referred to above and on previous pages may be found on the IRS website at [irs.gov/pub/irs-pdf/p590b.pdf](https://www.irs.gov/pub/irs-pdf/p590b.pdf). The tables are also available from Wespath upon request.

## Taking the Next Step

Now that you understand the importance of taking RMDs, we hope you will take this opportunity to discuss strategies with your financial planner, estate planner, tax adviser and/or attorney that will help you meet your ongoing retirement needs and goals.



### QUESTIONS?

Call Wespath at **1-800-851-2201**.

Representatives are available business days from 8:00 a.m. to 6:00 p.m., Central time.

Plan-specific information about RMDs is available in the summary plan descriptions, available at **[wespath.org/retirement/plan](https://wespath.org/retirement/plan)**.





# Wespath

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*Caring For Those Who Serve*

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