

IRAs in Estate Planning, or Trust me, I'm an EDB for RMDs after the RBD

Dianne Reis

August 10, 2023

UT LAW CLE's 25th Annual Estate Planning, Guardianship, and Elder Law Conference

1



Sorry, kid. There's no song to
explain this crap.

2

LET ME EXPLAIN



No, there is too much. Let me sum up.

3

New Required Beginning Date:

Age 75

4

How I feel when I have to scroll down
to the year I was born:



5

**IF
Beneficiary
is a PODB...**

AND Participant Died BEFORE the Required Beginning Date...

- PODB can defer all withdrawals until 10th year after participant died
- Entire balance of IRA must be withdrawn in 10 years

AND Participant Died AFTER the Required Beginning Date...

- PODB must take annual withdrawals (based on somebody's life expectancy) during the 10 years
- Entire balance of IRA must be withdrawn in 10 years

6

Find the full text of this and thousands of other resources from leading experts in dozens of legal practice areas in the [UT Law CLE eLibrary \(utcle.org/elibrary\)](https://utcle.org/elibrary)

Title search: IRAs In Estate Planning, or Trust Me, I'm an EDB for RMDs After the RBD

Also available as part of the eCourse

[Hooked on CLE: February 2024](#)

First appeared as part of the conference materials for the
25th Annual Estate Planning, Guardianship and Elder Law Conference session
"IRAs In Estate Planning, or Trust Me, I'm an EDB for RMDs After the RBD"