

Table 25B
**MINIMUM REQUIRED DISTRIBUTION OPTIONS FOLLOWING A DEATH
ON OR AFTER THE PARTICIPANT'S REQUIRED BEGINNING DATE**

Non-Spouse Is "DB"
or Spouse NOT Sole "DB"
or There Is No "DB"

**In Year Participant Dies, Always
Compute The MRD As If He or She
Lived The Entire Year.**

UNMARRIED Participant
OR
Married Participant With A Non-Spouse DB
OR
Spouse Is Not The Sole DB**

*If Participant Dies
WITH A Designated Beneficiary*

Beneficiary Distribution Account

1. Designated Beneficiary may leave the assets in the original account.
2. Designated Beneficiary may name a new beneficiary of his/her own choosing.
3. Compute MRD's using the LONGER of:
 - (a) The DB's single life expectancy factor for his/her attained age in the year after the participant died, less elapsed years since the DB began taking distributions, OR
 - (b) Participant's single life expectancy as of his/her attained age in the year of death less elapsed years since the year of death.

If Beneficiary Dies First

1. MRD calculations continue as if nothing has happened.
2. Participant may select a new beneficiary.
3. If Participant selects his/her spouse as the new DB, change to Table 25A.

*If Participant Dies
WITHOUT A Designated Beneficiary*

1. The assets may be left in the original account.
2. In years following the year the Participant dies compute MRD's using the single life expectancy of the Participant as of his/her birthday in the year he/she died less the number of elapsed years since the year of that person's death.

*Following Death Of The
Designated Beneficiary*

1. In year the Designated Beneficiary dies, calculate the MRD as if he/she were alive the entire year.
2. The DB's own beneficiary may leave all the assets in the existing account and name a new beneficiary of his/her own.
3. In subsequent years, continue calculating MRD's using the "LONGER of" method described in item #3 of the shadowed box entitled Beneficiary Distribution Account as if the DB were still alive.

** Rather than settle for a Beneficiary Distribution Account, the spouse DB may: (1) In the year a Participant dies, roll over his or her share of the account, except the prorated portion of the death-year's MRD not already taken by the Participant OR (2) In any subsequent year, roll over his or her share of the account balance minus his/her share of that year's MRD.