

ONESTA WEALTH MANAGEMENT · FREE
KIT

The RMD Survival Kit

Four short tools to help you get your
Required Minimum Distributions right.
Keep it with your tax papers.

What is inside

1. **The plain-English RMD Guide.** When yours starts, how much it is, which accounts count, and inherited IRAs.
2. **The RMD Deadline Calendar.** Every date that matters, with room for yours.
3. **The "Missed an RMD?" Checklist.** How to fix it, and how to ask the IRS to waive the penalty.
4. **The RMD Worksheet.** Work out your own estimate on paper, line by line.

The one idea to keep

You saved in these accounts before tax. The tax was put off, not erased. An RMD is the IRS saying, "Now take some out, and pay the tax." Plan for it and it becomes one more yearly task.

PART 1

The plain-English RMD Guide

The rules, in short sentences. No jargon.

What an RMD is

An RMD (Required Minimum Distribution) is money the IRS says you must take out of most retirement accounts each year once you reach a certain age. You pay income tax on it. Some people also call it an MRD.

When yours starts

Born in	First RMD is for the year you turn
1951 to 1959	73
1960 or later	75

Born in 1950 or before? Your RMDs have already started under the older rules (70½ or 72).

Your **first** RMD can wait until **April 1** of the next year. Every RMD after that is due by **December 31**.

The April 1 trap. Wait until April 1 and you take two RMDs in one year: the late first one and the second one. Two in one year can push you into a higher tax bracket. Many people take the first one in the year it is for.

Which accounts count

- **Yes:** traditional, SEP and SIMPLE IRAs.
- **Yes:** most work plans, such as a 401(k), 403(b) or 457(b).
- **Maybe later:** if you still work, your current job's plan may let you wait until you retire. This does not apply if you own 5% or more of the company, and it never applies to IRAs.
- **No:** Roth IRAs, while the owner is alive.
- **No:** Roth accounts in work plans, since 2024.

How much you must take

1. Find the account's value on **December 31 of last year**.
2. Find your age on **December 31 of this year**.

3. Look up that age in the IRS Uniform Lifetime Table (the Worksheet in Part 4 has it).
4. Divide the value by that number. That is this year's RMD.

Example: \$500,000 at age 75. The table number is 24.6. $\$500,000 \div 24.6 = \textbf{\$20,325}$.

Is your only beneficiary a spouse more than 10 years younger than you? Then a different IRS table applies, and your RMD is lower.

Several accounts?

- **IRAs:** work out the RMD for each one. Add them up. You may take the total from any one IRA, or from several.
- **403(b)s:** the same idea. Add them up and take the total from any of your 403(b)s.
- **401(k)s and 457(b)s:** each plan needs its own RMD, taken from that plan.
- You can never use an IRA to cover a 401(k)'s RMD, or the other way around.

Inherited accounts

The rules changed for anyone who inherited after 2019.

- **Most children and other heirs** must empty the account by December 31 of the 10th year after the owner died.
- If the owner had **already started** RMDs, the heir must also take an RMD each year in years 1 to 9.
- **A spouse** has more choices, including treating the IRA as their own.
- Some others also have more choices: a minor child of the owner, someone disabled or chronically ill, or someone not more than 10 years younger than the owner.
- If the owner died before taking that year's RMD, the heir takes it by December 31.

Giving to charity: the QCD

From age 70½, you can send money straight from your IRA to a charity. This is a Qualified Charitable Distribution (QCD). It counts toward your RMD, but it is not added to your taxable income. The yearly limit is over \$100,000 per person and rises with inflation. The money must go straight from the IRA to the charity.

Paying the tax

- An RMD is taxed as ordinary income in the year you take it.
- You can ask your account provider to hold back tax from the RMD. That can cover your tax bill for the year.
- A big RMD can raise the tax on your Social Security and your Medicare premiums. Plan for it.

If you miss one

The IRS can charge a tax of **25%** on the amount you did not take. It drops to **10%** if you fix it in time. You can also ask the IRS to waive it for an honest mistake. Part 3 shows how.

Questions to ask an adviser

- ☐ Which of my accounts need an RMD this year, and how much is each?
- ☐ Should I take my first RMD this year, or wait until April 1?
- ☐ Would QCDs help me, if I give to charity?
- ☐ How much tax should be held back?

- ☐ How will my RMDs change my Social Security tax and Medicare premiums?
 - ☐ What do my beneficiaries need to know?
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This kit is general education from Onesta Wealth Management, LLC, a Registered Investment Adviser. It is not tax, legal or personal investment advice. Tax rules change and every situation is different, so check yours with a qualified tax professional before you act. Figures follow IRS rules in effect in October 2026 (SECURE 2.0).

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PART 2

The RMD Deadline Calendar

Every date that matters, on two pages. Fill in yours.

Step 1: Fill in your dates

My birth year

The year I reach my RMD age (73 or 75)

My first RMD is due by April 1 of

Accounts that need an RMD (and where they are held)

My yearly reminder date (pick one in the fall)

Step 2: Dates that come every year

Date	What happens
December 31 (last year)	The account value on this date sets this year's RMD.
January	Your account provider sends the value. Many also send your RMD amount.
January 15	Last estimated tax payment for last year is due, if you make them.
April 1	Deadline for your first RMD only (the year after you reach RMD age).
April 15	Tax return due. File Form 5329 with it if you missed an RMD.
Fall	Check what you have taken so far this year. Leave time for the provider to process.
December 31	Deadline for every RMD after the first. Last day for this year's QCDs.

Step 3: Inherited an IRA?

When	What to do
December 31 of the year of death	Take the owner's RMD for that year, if they had not.
Each December 31, years 1 to 9	Take a yearly RMD if the owner had already started theirs.
December 31 of year 10	Most heirs must have emptied the account.

Year the owner died

My year-10 deadline (December 31 of)

Next key date: December 31, 2026

Deadline for 2026 RMDs (except a first RMD, which can wait until April 1, 2027) and for 2026 QCDs.

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PART 3

Missed an RMD?

It happens. Here is how to fix it, step by step.

Fix it

- ☐ **Take the missed amount now.** Take it from the same kind of account (an IRA for an IRA RMD).
- ☐ **Work out the shortfall** for each year you missed: the RMD you owed, minus what you took.
- ☐ **Take this year's RMD too**, on time, if one is due.
- ☐ **File Form 5329** for each year you missed. File it with your tax return, or on its own if you already filed.

Ask the IRS to waive the penalty

- ☐ On Form 5329, ask for a waiver as the form's instructions explain.

- ☐ Attach a short letter. Say why it was missed (for example, an illness, a move, or a mistake by your provider).
- ☐ Say what you did to fix it, and when.
- ☐ The IRS often grants a waiver for an honest mistake that you fixed. It is not automatic.

If no waiver

The tax is 25% of the shortfall. It drops to 10% if you fix it within the correction window. That window generally ends with the second year after the year you missed, or sooner if the IRS acts first. Do not wait.

Item	Example
RMD you had to take	\$10,000
What you took	\$8,000
Short by	\$2,000
Tax at 25% (or 10% if fixed in time)	\$500 (or \$200)

Stop it happening again

- ☐ Ask your provider to send your RMD on its own each year.
- ☐ Put a reminder in your calendar each fall.

- ☐ Keep a list of every retirement account you own.
- ☐ Tell your heirs where the list is.

Want a second pair of eyes? Call (408) 786-0508 or book a meeting at onestawealth.com/schedule-a-meeting-now. Bring your account statements.

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PART 4

The RMD Worksheet

Work out this year's estimate on paper.
One worksheet per account.

One account

A. Account name and provider

B. Value on December 31 of last year (\$)

C. My age on December 31 of this year

D. Table number for that age (see the table below)

E. This year's RMD = $B \div D$ (\$)

F. Taken so far this year (\$)

G. Still to take by December 31 = $E - F$ (\$)

All my IRAs

Add up line E for every IRA (\$)

Taken so far from any IRA this year (\$)

Still to take from my IRAs (\$)

Each 401(k) or 457(b) gets its own worksheet, and its RMD comes from that plan.

IRS Uniform Lifetime Table

For IRA owners. Not for inherited IRAs, or if your only beneficiary is a spouse more than 10 years younger.

Age	Number	Age	Number	Age	Number
73	26.5	83	17.7	93	10.1
74	25.5	84	16.8	94	9.5
75	24.6	85	16.0	95	8.9
76	23.7	86	15.2	96	8.4
77	22.9	87	14.4	97	7.8
78	22.0	88	13.7	98	7.3
79	21.1	89	12.9	99	6.8
80	20.2	90	12.2	100	6.4
81	19.4	91	11.5	101	6.0
82	18.5	92	10.8	102	5.6

Source: IRS Publication 590-B, Appendix B, Table III (for 2022 and later). Older than 102? See the full table in Publication 590-B.

Prefer to let a computer do it? Use the calculator at minimum-required-distribution.com/rmd-calculator.

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