Start here!

Do you already plan to take out more than your RMD for this year?

YES

You’re done!

NO

Do you want to take your RMD from your Vanguard IRA® or from an IRA outside Vanguard?

ELSEWHERE

VANGUARD

Don’t forget!

If you have an IRA at Vanguard and an IRA at another company, you’ll have a separate RMD for each account. You can add up these RMDs and make one withdrawal—rather than from your Vanguard IRA or the IRA at another company.—you can split the withdrawals between the two accounts in any amounts you like (as long as they equal your total RMD for both accounts). If you decide to take your Vanguard RMD from your outside account, you can disregard any further RMD notices we send you.

But be careful! You can’t add together RMDs from 401(k)s or any IRA you inherited from someone else—you have to treat them separately.

Do you already have a taxable account at Vanguard?

YES

STAY INVESTED

DONATE

NO

Before you open a new taxable account, give us a call so we can make sure everything’s set up correctly.

Do you want to control the timing of your withdrawal every year or automate it so you don’t forget about it?

KEEP CONTROL

AUTOMATE

Wait!

Before you keep going, make sure you’ve thought about:

Which funds you want the money invested in, if you’re keeping it invested.

Which funds you want the money to come from, if there’s more than one fund in your IRA.

Whether you want us to withhold taxes from the withdrawal. If you choose no withholding, you might need to file estimated taxes every quarter.

Whether you want to take the money out all at once or space it over the year.

Take this year’s RMD

Set up automatic RMDs