



Start here!

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

YES

You're done!

Your RMD is just the minimum amount you need to withdraw during the year. If you're already withdrawing more, you don't need to worry about it!



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 those RMDs and make one withdrawal—either from your Vanguard IRA or the IRA at the other company—or you can split the withdrawals between the two accounts in any amounts you'd 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 IRAs you inherited from someone else—you have to treat them separately.

Do you plan to spend your RMD money relatively soon?

You may or may not need to use the withdrawn money to pay for your yearly spending. Either is fine.



YES

NO

Do you want to donate the money and avoid taxes, or would you rather keep it invested?

RMDs are normally taxed (that's kind of the point), but if you'd rather donate the money, you may be able to avoid the taxes through a qualified charitable distribution. If you prefer to keep your money invested, you can do so through a taxable nonretirement account.



STAY INVESTED

DONATE

Do you already have a taxable account at Vanguard?

Contact us!

YES

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?

Some people prefer to control the way their RMD is withdrawn every year—the timing and the specific funds and accounts their money is taken from. Other people prefer to set it up once and cross it off their list.



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