10-Year Inherited IRA Execution Schedule

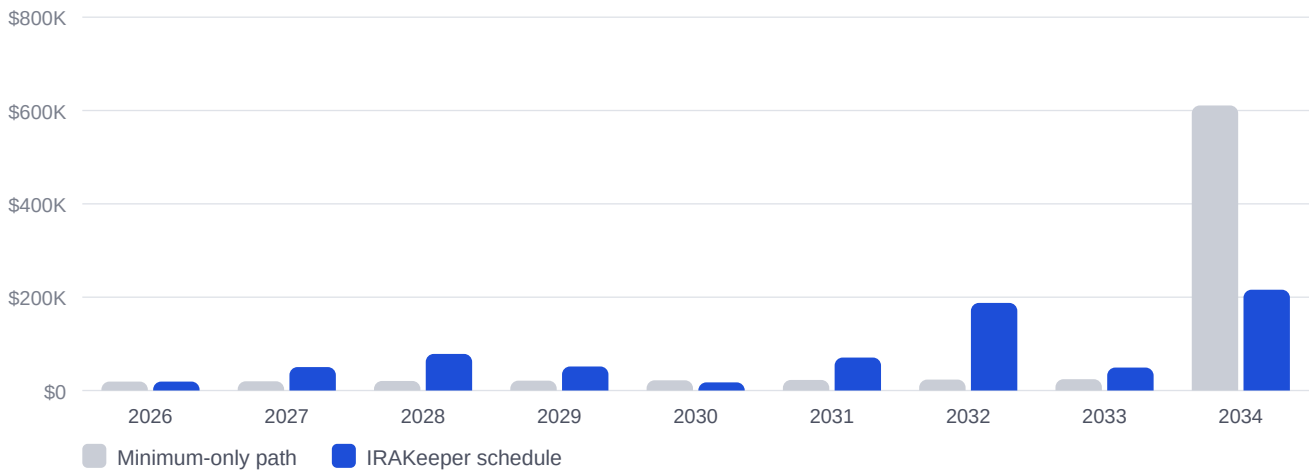
Maria · Father's IRA · Virginia · prepared November 27, 2026. Hypothetical projection from the household's own figures; verify before acting.

Estimated tax saved
$69,475
vs. minimum-only, through 2034

Empty by
Dec 31, 2034
with yearly minimums

Minimum-only year-10 withdrawal
$611K
taxed up to 35% federal

Withdrawals each year (today's dollars)



Year	Age	Pay	Required	Take	Year-end left	Fed + state tax	Bracket
2026	54	$165,000	$19,136	$19,136	$621,382	$70,593	32%
2027	55	$165,000	$19,789	$50,257	$590,626	$53,984	32%
2028	56	$165,000	$19,428	$78,427	$529,689	$53,987	24%
2029	57	$165,000	$18,017	$51,484	$494,534	$54,446	32%
2030	58	$165,000	$17,413	$17,413	$493,413	$38,908	24%
2031	59	$165,000	$18,008	$70,605	$437,245	$54,754	32%
2032	60	$34,375	$16,562	$187,694	$258,072	$54,863	24%
2033	61	$0	$10,160	$49,181	$216,024	$6,943	12%
2034	62	$0	$216,024	$216,024	$0	$55,382	32%

Fed + state tax includes the beneficiary's own Roth conversions: 2026 $103,754, 2027 $28,930, 2029 $27,739, 2030 $9,953, 2031 $8,168.

Educational calculator. Not investment, tax or legal advice; recommends no securities. Hypothetical projections from the household's own inputs.

This year's instructions (2026)

1. Distribute $19,136 from the inherited IRA by December 31, 2026 (the required minimum).
2. Roth conversion: convert $103,754 of the beneficiary's own pre-tax IRA to Roth by December 31, 2026, with no tax withheld from the conversion itself. Its tax is in the figures above and the withholding below.
3. Withholding: Form W-4R at about 74% of this withdrawal ($14,100). Safe harbor: $34,100, 110% of last year's tax, the smaller of the two safe amounts, less $20,000 already withheld or paid; withholding counts as paid ratably (IRC 6654(g)).
4. Or estimated payments: $10,575 now; January 15, 2027 $3,525. The April, June and September due dates have passed; a late payment still counts, with a small charge for the days late (withholding avoids it).
5. Workplace deferrals: $32,500 to the 401(k)/403(b), $4,400 to the HSA. Of it, $8,000 is a Roth catch-up (pay over $150,000, SECURE 2.0 section 603), so it is not deducted.
6. Next year: plan to take $50,257; re-check in November.

Minimum-only path, for comparison

Year	Take	Year-end left	Fed + state tax
2026	$19,136	$621,382	$70,593
2027	$19,789	$622,134	$44,651
2028	$20,465	$622,214	$36,360
2029	$21,164	$621,574	$45,099
2030	$21,886	$620,165	$39,894
2031	$22,634	$617,935	$39,748
2032	$23,407	$614,829	$21,057
2033	$24,206	$610,791	$2,510
2034	$610,791	$0	$213,422

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CPA brief

The facts and the rules the schedule follows.

Facts

Owner died	2024
Owner had reached the required beginning date	Yes: annual RMDs years 1-9
Account	Inherited traditional IRA, $620,000
2026 required minimum	$19,136 = $620,000 / 32.4
Beneficiary	Maria (non-eligible designated beneficiary), born 1972, single, Virginia
10-year deadline	**December 31, 2034**

Rules applied

- 10-year rule: IRC 401(a)(9)(H)(i); the account must be fully distributed by December 31 of the tenth year after the year of death.
- Owner past the required beginning date: annual distributions in years 1-9 under the at-least-as-rapidly rule, using the beneficiary's single life expectancy (Treas. Reg. 1.401(a)(9)-9 Single Life Table) reduced by one each year (final regulations, T.D. 10001, July 2024; annual RMDs enforced from 2025; Notices 2022-53, 2023-54 and 2024-35 waived 2021-2024). Each year's amount is the prior December 31 balance divided by that factor; the first year here is estimated from the balance entered, so confirm it against the custodian's figure.
- No 10% additional tax on distributions to a beneficiary after the owner's death (IRC 72(t)(2)(A)(ii)).
- Missed required distributions: 25% excise tax, 10% if corrected within the correction window (IRC 4974, SECURE 2.0).
- Withholding on nonperiodic distributions: Form W-4R; withholding is treated as paid ratably through the year for the underpayment safe harbor (IRC 6654(g)).
- Medicare income-related premiums use MAGI from two years earlier (20 CFR 418); distributions count in MAGI.
- Marketplace coverage before Medicare: the premium tax credit (IRC 36B) falls as MAGI rises and, from 2026, ends above 400% of the federal poverty line, so distributions in those years are timed around it.
- Every year's figures come from a line-by-line Form 1040 and state return; the schedule was re-run from scratch through the same simulator before being shown.

Assumptions

Return 6.0% a year before inflation for every account (no account is assumed to grow faster), inflation 2.5%. 2026 federal law per Rev. Proc. 2025-32 and Pub. L. 119-21; later years indexed. Virginia modeled to its 2026 rules.

For tax professionals: the same verified engine, with multi-client workspaces and firm-branded studies, is available as StrataTax Pro.

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