

RMD / QCD / Inherited IRA Planning Workpaper

For educational and professional practitioner use. Use this workpaper to structure the question, preserve relevant facts and evidence, and support professional judgment.

Taxpayer / Entity	
Tax Year / Period	
Practitioner / Reviewer	
Prepared / Updated	

Account inventory

- List each IRA/plan, owner/beneficiary status, prior-year-end balance, and required distribution status
- Determine which accounts can be aggregated and which must be satisfied separately

Distribution planning

- Coordinate RMD timing, QCD eligibility/direct transfers, withholding, charitable goals, and other income
- For inherited accounts, determine beneficiary type, owner date of death, 10-year rule, and annual distribution requirements if applicable

Confirmation

- Reconcile year-end distributions and QCD documentation to statements and Forms 1099-R
- Preserve basis/Form 8606 and beneficiary documentation

Practitioner conclusion / next action

Professional-use notice: Verify current authority, document material assumptions, identify implementation responsibility, and preserve evidence of completion where applicable. © 2026 ARNCO DEVELOPMENT LLC.