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**To:** EBSA, E-ORI - EBSA  
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Allowing Withdrawals from a 401K plan to be credited to withdrawals for Traditional IRA's to meet RMD's, would be quite helpful in the taking of the required amount of distribution.

As I understand the current IRS rules, the Required Distribution amount from a 401K must be calculated separately and taken from the 401K account separately from any amounts taken from any Traditional IRA account.

However multiple Traditional IRA account required distributions can be added taken from a single IRA account to meet the RMD of all Traditional accounts.

Separation of required distribution from these (2) type accounts seems to add unnecessary complexity to the required RMD if an individual holds both type of these retirement vehicles.

Steve Schermerhorn