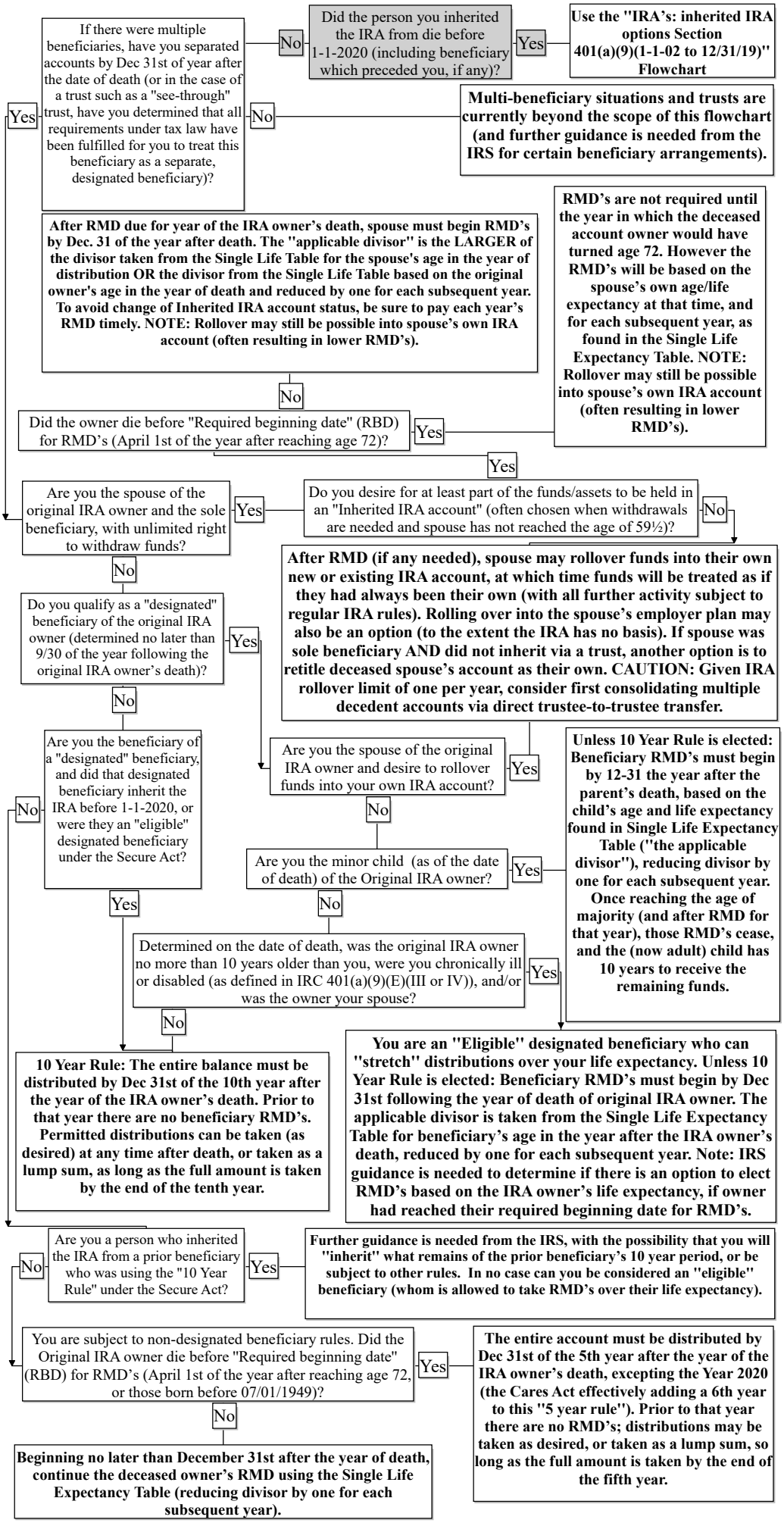IRAs: inherited IRA options Section 401(a)(9) after 12/31/19