

# Distribution Request from IRA

Sub Firm #	BR Code	FA Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(Office Use Only)

Complete this form if you are taking a withdrawal from your IRA. It is your responsibility to provide us with accurate information, which will be used to report the distribution to the IRS. Before completing this form, please review the important information on page 3 and consult with your tax advisor regarding the tax implications that may result from an IRA distribution.

Please note: Do not complete this form if you want to withdraw Substantially Equal Periodic Payments based on IRC 72(t), convert your Traditional IRA to a Roth IRA, remove an excess contribution, recharacterize a contribution, or request a death claim. Different forms are needed to complete these transactions:

- Substantially Equal Periodic Payments based on IRC 72(t) - complete the SEPP/72(t) Distribution Request form (592240).
- Convert a Traditional IRA to a Roth IRA - complete the Roth Conversion form (585756).
- Remove an excess contribution or recharacterize a contribution - complete the IRA Recharacterization or Removal of Excess Contribution form (589978).
- Death Claim - complete the IRA Beneficiary Claim form (589432).

IRA Holder Name		SSN (last 5 digits)	<b>IRA Type (choose one)</b> <input type="checkbox"/> Traditional <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> Roth <input type="checkbox"/> Inherited
Recipient Name (Complete Recipient Section if different from IRA Holder)		Recipient's Social Security/Tax ID Number	
Recipient Address		Recipient's Date of Birth	
City	State	Zip Code	

**REASON FOR DISTRIBUTION** A new form and signature are required to change from one category to another.

<input type="checkbox"/> Normal (after age 59½)	<input type="checkbox"/> Early SIMPLE (date of first deposit): _____	<input type="checkbox"/> Disability
<input type="checkbox"/> Premature (before age 59½)	<input type="checkbox"/> IRA to QRP (Attach Letter of Acceptance from QRP)	<input type="checkbox"/> Death (from Inherited IRA)

**DISTRIBUTION INSTRUCTIONS** The IRA Custodian is authorized to distribute as indicated below.

**Type** Choose only one distribution type per form; a separate form is needed for each distribution type.

Partial (one time)   
  Periodic (recurring)   
  Termination of Entire Account (fees may apply)  
 On-Demand - This selection provides the option to verbally authorize partial distributions from this IRA. Your selections below will be used as standing instructions. Multiple distribution methods may be selected. Upon completion of this form, a distribution may be requested immediately. Please see On-Demand Distribution section on page 3 for additional information.

**Method**

Check:  Payable to: \_\_\_\_\_  
 Mail to Address of Record   
  Mail to above Recipient Address   
  Hold for Pick-Up at Branch  
 Mail to Address: \_\_\_\_\_  
 Journal to Account Number \_\_\_\_\_ Account Name \_\_\_\_\_  
 FedWire Funds: Fees May Apply - Fill out wire instructions on page 4.  
 Deposit electronically via ACH - This method requires the completion of the bank information below.

**ACH BANK INFORMATION:**

Name on Account	Name of Bank
Type of Account <input type="checkbox"/> Checking or <input type="checkbox"/> Savings	ABA/Routing Number    Account Number to Credit

**Periodic Distribution**

Establishing New - effective \_\_\_\_\_ (1st - 28th or Last Business Day)   
  Change Existing - effective \_\_\_\_\_

**Frequency:**

<input type="checkbox"/> Annually (once a year)	<input type="checkbox"/> Monthly (once a month)	<input type="checkbox"/> Quarterly (every 3 months)
<input type="checkbox"/> Biweekly (every other week)	<input type="checkbox"/> Monthly on Last Business Day	<input type="checkbox"/> Semi-Annually (every 6 months)
<input type="checkbox"/> One Time (Within 30 days) ____/____/____	<input type="checkbox"/> Semi-Monthly (2 times/month) _____ and _____	<input type="checkbox"/> Weekly (same day each week)

**Amount**

**Cash:** Amount \$ \_\_\_\_\_  
 Annual Required Minimum Distribution (RMD)  
 Net of taxes  
 Gross of taxes (Applicable fees and withholding will be deducted from this amount.)

**Securities:** Specify assets  
 Symbol or CUSIP: \_\_\_\_\_ Number of Shares: \_\_\_\_\_  
 Separately signed page attached for additional assets.

**Periodic Distributions only:**

Dividends (DIV)   
  Interest (INT)   
  Other: \_\_\_\_\_

For more information about the IRA Custodian and the terms and conditions of the account, please carefully review the WFCS IRA Disclosure Statement and Custodial Agreement.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

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## ROLLOVER ELIGIBILITY

### IRS Rollover Eligibility Limitations - Effective January 1, 2015

The IRS has revised its guidance for completing 60-day IRA-to-IRA rollovers. In the Client Signature and Acknowledgement section below, you will be certifying that you have read and understand the rollover revised guidance. Under the new guidance, effective January 1, 2015, you are permitted to make only one 60-day IRA-to-IRA rollover per one-year (365 day) period. An IRA rollover is defined as IRA funds withdrawn from an IRA and then paid back into an IRA no later than 60 days after receipt of the distribution. This one 60-day IRA-to-IRA rollover per year limitation applies on an aggregate basis for all IRAs of any type owned by any one individual. The one-year period begins on the date you receive the distribution. There continues to be no limit on the number of IRA transfers that can be completed. An IRA transfer occurs when funds are transferred from an IRA at one institution directly to an IRA at a different institution, and the distribution check is payable to the new IRA custodian (not the IRA owner), or the funds are transmitted directly to the new IRA custodian. The once-every-365-day rule does not apply to a rollover from a qualified employer-sponsored plan to an IRA or to a Roth IRA conversion. The tax withholding election only applies to this distribution and does not revoke or change any separate distribution instructions on file.

## TAX WITHHOLDING CERTIFICATIONS AND ELECTIONS

**Withholding elections are made by choosing one option in the Federal Taxes and one option in the State Taxes section. If you are eligible to elect out of federal or state withholding and decide to do so, you will be liable for taxes due on the taxable portion of your distribution and potential penalties for underpayment of estimated taxes. You should consult with your tax advisor before making your elections. To withhold taxes from standing instructions (oral requests for distributions), elect a withholding percentage; a dollar amount is not permitted. After completing this form, to make a change to a federal and/or state withholding election, a new form and signature are required. The tax withholding election only applies to this distribution and does not revoke or change any separate distribution instructions on file.**

<b>Federal Taxes W-4P</b>  <b>OMB No. 1547-0074</b>	You cannot elect out of the 10% mandatory withholding if you have not supplied the IRA Custodian with your correct SSN or TIN and a "residence address" within the United States. <b>If no election is made, we are required to withhold federal income taxes at a rate of 10% of the gross distribution amount.</b> If you elect to withhold a percentage or a dollar amount, the value must be equal to or greater than 10% of the gross distribution amount. <b>Selection Required (choose one)</b> <input type="checkbox"/> Do NOT withhold federal income tax from my IRA distribution. <input type="checkbox"/> Withhold federal income tax of _____% or \$ _____ from my IRA distribution.
<b>State Taxes</b>	Withholding is required in some states if federal withholding applies, unless you specifically elect out. <b>Residents of CA or VT:</b> The withholding rate applies to the Federal withholding amount and not the gross distribution amount. <b>Residents of MI:</b> If you elect out, you are certifying your distribution is not taxable because you were born before 1946 or you believe that you will not have a balance due on your MI-1040. <b>Residents of CT:</b> If you've opted out of state tax withholding or elected an amount to withhold for partial or scheduled distributions, you are electing withholding code "E," as defined by Connecticut's form CT-W4P.  <b>Selection Required (choose one)</b> State taxes will be withheld based on the state listed on your account registration. <input type="checkbox"/> Do NOT withhold state income tax from my IRA distribution. If this is a total distribution, for the state of CT or for Washington, D.C., you cannot opt out of withholding. <input type="checkbox"/> Withhold state income tax of _____% or \$ _____ from my IRA distribution.  If this is a total distribution for the state of CT or for Washington, D.C., you can only elect an amount greater than the state withholding minimum (CT has a 6.99%, D.C. has a 8.95% minimum).

**Connecticut Perjury Declaration:** I declare under penalty of law that I have examined this certificate and, to the best of my knowledge and belief, it is true, complete, and correct. I understand the penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both (as defined by the state of Connecticut on the CT-W4P).

## CLIENT SIGNATURE AND ACKNOWLEDGEMENT

I certify that I am the proper party to receive payment(s) from this IRA and that all information provided is true and accurate. I further certify that no tax advice has been given to me by the IRA Custodian my Financial Advisor, or the broker-dealer servicing my account. I expressly assume the responsibility for any tax implications and any adverse consequences which may arise from this withdrawal. I agree that the IRA Custodian and any of its affiliates may reasonably rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.

<b>Signature of IRA Holder, POA Attorney-in-Fact or Beneficiary</b>	<b>Print Name</b>	<b>Date (mm/dd/yyyy)</b>
<b>X</b>		
<b>Office Use Only</b>  <b>Verbal instructions from Client</b>	Verbal instructions allowed only for updates to periodic distributions when canceling, changing frequency, distribution amount, or cycle date. Associate: Authorized Account Holder: _____ <input type="checkbox"/> Personally known to me; or <input type="checkbox"/> Confirmed by two pieces of identification (e.g., SSN, DOB, recent account activity) 1. _____ 2. _____	

## REASONS FOR DISTRIBUTION FROM IRAs AND REQUIRED ATTACHMENTS

**Normal (after age 59½).** Check this box if you are over age 59½. Generally, once an IRA participant has reached age 59½, assets may be withdrawn from an IRA without incurring any penalties. It is also considered a "normal" distribution if you are over age 70½ and are taking your Required Minimum Distribution (Traditional, SEP, SIMPLE). Special rules may apply to Roth IRA distributions. For more information, see section below titled Additional Information on Distributions From a Roth IRA.

**Premature (before age 59½) - no known exception.** Check this box if you are under age 59½ and there is no known exception. You should also check this box if you are under age 59½ and are taking a distribution for one of the following exceptions to the 10% penalty: (1) the distribution is for qualified deductible medical expenses; (2) the distribution is to pay for medical insurance, because you are unemployed and meet the other IRS requirements; (3) you are paying for certain qualified higher education expenses; (4) the distribution is for a "first time" home purchase (\$10,000 lifetime limit); or (5) Qualified reservist distribution. The penalty tax on premature distributions is generally equal to 10% of the taxable amount of the premature distribution. The penalty tax is in addition to regular income taxes due. The penalty tax is not paid at the time of the distribution, but paid directly to the IRS when filing your tax return. If applicable, complete IRS form 5329 to claim an exception to the 10% penalty. Do not check this box if you are taking a series of substantially equal payments under IRC 72(t), or are converting a Traditional IRA to a Roth IRA. See applicable section below.

**IRA to Qualified Retirement Plan.** You can withdraw assets that have been held in an IRA and roll over to an employer's Qualified Retirement Plan. Examples of Qualified Plans are Pension Plans, 401(k), Money Purchase, Keogh, Profit Sharing, Tax Sheltered Annuity, Thrift Savings Plan, 457 Plan, and 403(b). Attach a signed Letter of Acceptance from the receiving Plan Administrator.

**Death (from Inherited IRA).** Check this box if you are withdrawing funds from your Inherited IRA. An Inherited IRA would have been established when the assets in the IRA of the now-deceased original account owner were moved to an Inherited IRA in your name. Distributions from an Inherited IRA are not subject to the 10% (or 25%) premature distribution penalty tax, regardless of the beneficiary's age. A required minimum distribution (RMD) may be required; please consult your tax or legal advisor. Do not check this box if you are taking a distribution directly from the IRA of the deceased original IRA owner. If you are taking a distribution due to the death of the original account holder, complete the Beneficiary Claim form (589432).

**Disability.** You can withdraw amounts from your IRA without having to pay the 10% (or 25%) penalty tax if you become disabled before you reach age 59½ or you are taking a distribution due to disability from an Education Savings Account. In order to qualify, you must be disabled within the meaning of IRC 72(m)(7). Generally, the IRS considers you disabled if you cannot do any substantially gainful activity because of your physical or mental condition. Your physician must determine that the condition is expected to be of "long-continued or indefinite duration," or that the condition can be expected to lead to death. The IRS will make the final determination as to whether you are entitled to this exception.

**Early SIMPLE.** Check this box if you are withdrawing amounts from your SIMPLE IRA in the first two years, are under age 59½ and none of the exceptions under section 72(t) are known to apply. The 2-year period begins on the date the first contribution was deposited into your SIMPLE account. Do not check this box if the distribution is due to death or disability. See the applicable Death or Disability paragraph for more information. The penalty tax on Early SIMPLE distributions is generally 25% of the taxable amount of the Early SIMPLE distribution. The penalty tax is in addition to any regular income taxes due. The penalty tax is not paid at the time of the distribution, but paid directly to the IRS when filing your tax return. Early SIMPLE distributions are reported as Code S on IRS form 1099-R.

**Substantially Equal Periodic Payments - 72(t).** If you are taking a series of substantially equal periodic payments (SEPP) under IRC 72(t), do not complete this form. To establish 72(t)/SEPP distributions, complete the SEPP/72(t) Distribution Request form (592240).

**Roth Conversion.** If you are converting a Traditional IRA to a Roth IRA, do not complete this form; complete the Roth Conversion form (585756).

**Excess Contribution.** To request the removal of an excess contribution or to recharacterize a contribution, do not complete this form; complete the IRA Recharacterization or Removal of Excess Contribution form (589978).

## ADDITIONAL INFORMATION ON DISTRIBUTIONS FROM A ROTH IRA

**Roth IRA - Return of Principal (Contribution).** When you take a distribution from a Roth IRA, the principal basis (contribution dollars) is distributed first and is generally tax and penalty free. Special rules may apply if you have deposited a conversion from a Traditional IRA to your Roth IRA.

**Roth IRA - Return of Earnings.** When you take a distribution of earnings from your Roth IRA, those amounts are taxable unless you meet the reason for a tax-free Qualified Distribution as described below. The portion of the non-qualified distribution that represents earnings will also be subject to the 10% additional income tax for premature distributions, unless an exception applies (see above).

**Roth IRA - Qualified Distribution.** A qualified distribution is one made after the end of the 5-year period beginning with the first taxable year for which you made a contribution or a conversion to a Roth IRA AND (1) on or after you attain age 59½; (2) payable to a beneficiary after your death; (3) due to becoming permanently disabled; or (4) for qualified first time homebuyer expenses (\$10,000 lifetime limit).

## ADDITIONAL INFORMATION REGARDING TAX WITHHOLDING

- The minimum amount of federal taxes that can be withheld is 10% of the gross distribution amount.
- If you are a U.S. citizen or resident alien and your address of record with us is outside the United States, or its possessions, federal income taxes are required to be withheld in the amount of 10% from all IRA distributions. You may not elect out of this mandatory withholding.
- If you are a non-resident alien (not a U.S. citizen or resident alien), federal taxes are required to be withheld in the amount of 30% from all IRA distributions.
- An election not to have federal income tax withheld is void if a TIN or SSN is not provided or when an obviously incorrect taxpayer identification number is furnished.
- In certain states, tax withholding is required on IRA distributions unless you specifically elect out of state withholding. States have various withholding requirements. You should consult your tax advisor or your state department of revenue for additional information.
- State withholding is not an option for states that do not have a state income tax.
- State taxes will be withheld based on the state listed on your account registration.
- Amounts withheld will be remitted on your behalf and will be reflected on the IRS Form 1099R that you will receive from the IRA Custodian in January of next year.
- Amounts elected for state withholding are in addition to any fees and federal income tax withholding.
- Residents of Connecticut, please refer to the Department of Revenue Services (DRS) for Connecticut tax forms and informational publications for information related to Withholding Code "E."

## ON-DEMAND DISTRIBUTIONS

"On-Demand" distributions are withdrawals authorized by you upon verbally contacting your Financial Advisor. To establish On-Demand distributions, select On-Demand in the "Distribution Instructions: Type" section of this Distribution Request from IRA form, which must be completed and signed by you. Distributions of stock will be valued by using the closing price from the prior market business day. You may choose to have federal and/or state taxes withheld from your On-Demand distribution. However, to ensure that withholding regulations are satisfied, you may only select a withholding PERCENTAGE. Your withholding election can be changed or revoked at any time by completing a new distribution form. Once On-Demand distributions have been established, a new distribution form needs to be completed and signed by you when changes are made to the "Reason for Distribution," the "Method," or the federal or state withholding election. Only one On-Demand distribution form may be in effect at a time, and a separate form is needed for each of your IRAs. Only one set of instructions is allowed per IRA.

This information may answer some of your questions, but it is not intended as a comprehensive analysis of this complex topic. The IRA Custodian periodically provides information to clients concerning planning. No one should infer that because of this service, the IRA Custodian assumes any fiduciary duties. In addition, such services should not be relied upon as your only source of information. Competent tax and legal advice should always be obtained.

# Federal Wire Funds Request – Domestic or Foreign

Fee may apply

Sub Firm #	BR Code	FA Code	Account Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

*(Office Use Only)*

**REASON FOR DISTRIBUTION (Home Office Use Only)**

<input type="checkbox"/> REG	<input type="checkbox"/> SDP	<input type="checkbox"/> DAB2	<input type="checkbox"/> OTHER (Termination)
<input type="checkbox"/> PREM	<input type="checkbox"/> DIRQ	<input type="checkbox"/> DEC2	

**WIRE INSTRUCTIONS:**

Bank Name		ABA Routing Number (Domestic only)	
Bank Address	Bank City	Bank State	Bank Country (Foreign only)
Name on Bank Account		Account Number	Account Type <input type="checkbox"/> Checking <input type="checkbox"/> Savings
Recipient Name		Recipient Address (No PO Box or APO)	
Swift/BIC Code (Foreign Only)	IBAN (if applicable)	IFSC Number (India)	Sort Code
Intermediary Bank Name			Account Number
Intermediary Bank Information <input type="checkbox"/> ABA Number <input type="checkbox"/> SWIFT Number: _____		Purpose of Wire	
Special Instructions		Further Credit (if applicable)	

**SUBMIT THIS PAGE ONLY IF REQUESTING WIRE FEDERAL FUNDS**

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