



Account Number

Transaction ID <i>Broker Use Only</i>

## Premiere Select® IRA

# One-Time Distribution Request

Use this form to request a one-time distribution from your Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account (BDA) or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS"). For some transactions, standing instructions must be on file prior to submitting this request. Complete the Premiere Select Standing Payment Instructions form to establish those instructions.

Read the attached Customer Instructions, Terms and Conditions before completing this form. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information use a copy of the relevant page and include the account number, your signature and the date.

## 1. Account Owner

First Name	M.I.	Last Name
Social Security Number		

## 2. Distribution Request

Refer to instructions for default provisions if you do not make a choice in this section.

### Reason for Distribution

Do NOT use this distribution form for the purposes of purchasing an Alternative or Specialized Investment in your IRA.

Check one.

Normal *Current age is 59½ or older.*

Premature *Current age is under 59½.*

Skip to Section 3. ▶

Return of Excess Contribution(s)

Rollover *From your IRA paid directly to an employer-sponsored retirement plan for the benefit of you, the participant. Do not use this form for an IRA trustee to trustee transfer.*

Disability *Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.*

Death distribution *Taking a distribution from an IRA BDA or Roth IRA BDA.*

### Distribution Instructions

Check A and/or B or C, then provide any required information.

**A. Partial Distribution in Cash**  
*Transaction fees may apply and could reduce amount of request.*

Amount
\$

**B. Partial Distribution In-Kind**

Indicate the number of shares or check "All."

Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL

Fractional shares can be requested for mutual funds only.

Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL

Investment Name	CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL

Optional when selecting a partial distribution. Refer to instructions for further information.

**Gross Up** *Increase partial distribution amount provided in A or B above to include any taxes and transaction fees.*

**C. Full Distribution** *Distribute entire IRA balance.*



### 3. Return of Excess Contribution

Complete this section if Return of Excess Contribution(s) was chosen in Section 2.

Date on which excess contribution was made:

Date MM DD YYYY	For Tax Year YYYY

- Check one. Tell us when you are requesting the return of excess contribution.
- Before your tax filing deadline *Including extensions.*
  - After your tax filing deadline *Including extensions.*

Distribute the following excess contribution amount and attributable earnings, as indicated below.

*Distribute to you*

Principal Amount	+	Earnings Amount	=	Total Amount Principal + Earnings
\$		\$		\$

#### Redeposit as Current Year Contribution *Optional*

Return of excess contributions are distributed to you unless requested to be redeposited as a current year contribution that does not exceed the allowable current year contribution.

The combined total of these boxes must equal the total amount in the Principal + Earnings box above.

Redeposit as current year contribution

Distribute remainder to you

Current Year Amount	Distribution Amount
\$	\$

### 4. Payment Method *Choose one. Not applicable if electing 100% tax withholding.*

#### Distribution to a Nonretirement Account

- Use standing instructions on file

Line Number

*If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

- Distribute to the following account:

Account Number

#### Check Disbursement

- Check A or B.  **A.** 1st Party Check *Paid and mailed to name and mailing address on record.*

- Check one, if applicable.  Use standing instructions on file

Line Number

*If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

- Additional Information *Not applicable when using standing instructions.*

Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope.

Memo <i>maximum 30 characters</i>
Check Stub Information <i>maximum 100 characters</i>

- B.** 3rd Party Check *Paid and/or mailed to an alternate name(s) and/or address.*

*continued on next page*

## 4. Payment Method *continued*

Check one.  Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

**OR**

Alternate Instructions

*Not applicable when using standing instructions.*

Avoid any account number or SSN that compromises a customer's identity. If needed, use the Memo and Check Stub Information fields.

Payee		
Attention <i>maximum 32 characters total including "Attn:"</i>		Care of <i>maximum 32 characters total including "C/O"</i>
Attn:	<b>OR</b>	C/O
Address		
City	State/Province	Zip/Postal Code
Memo <i>maximum 30 characters</i>		
Check Stub Information <i>maximum 100 characters</i>		

Optional. Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope.

### Overnight Mail *Optional for Check Disbursements ONLY*

Your distribution check will be sent via regular mail unless you check this box and provide overnight mail instructions.

Overnight Mail

Specify overnight carrier and billing account number.

Carrier Name	Carrier Account Number
Carrier Address <i>required for UPS only</i>	

### Electronic Funds Transfer (EFT)

When using EFT, allow 2-3 business days after the date the distribution is processed for funds to reach your bank or credit union.

EFT *The name on the bank account and the IRA is the same.*

*To transfer funds via 1st Party EFT, you MUST have EFT standing instructions on your account.*

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

*continued on next page*



## 6. Signature and Date *Form cannot be processed without signature and date.*

By signing this form, you:

- Authorize and request National Financial Services LLC ("NFS") to make the above distribution from the IRA indicated above.
- Certify that the information supplied on this form is complete and accurate.
- Represent that, to the extent you have requested a distribution due to disability, you meet the meaning of disabled, as indicated in IRC Section 72(m)(7).
- Certify under the penalties of perjury that, if you are a U.S. citizen or other U.S. person (including a resident alien individual), the number shown in Section 1 of this form is your correct taxpayer identification number (or Social Security number) and, if you are not a U.S. person (including a U.S. resident alien), you have previously submitted IRS Form W-8BEN and included your U.S. taxpayer identification number (or Social Security number) in order to claim tax treaty benefits, if applicable.
- Certify that you have carefully read, fully understand, and agree to comply with the Customer Instructions, Terms and Conditions, including the Notice of Withholding attached to this Premiere Select IRA One-Time Distribution Request.
- Acknowledge, if requesting a distribution via EFT, that NFS cannot verify the account registration at the receiving institution.
- Indemnify Fidelity Management Trust Company and NFS, and their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives, from any liability in connection with following the instructions in this form, including any liability in the event that you fail to meet the IRS requirements regarding distributions from your IRA.

**Either the account owner or an authorized signatory must print name, sign, and date.**

Print Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

**OR**

Print Authorized Signatory Name <i>First, M.I., Last</i>	
Authorized Signatory Signature	Date <i>MM - DD - YYYY</i>
<b>SIGN</b> ▶	▶

# Premiere Select® IRA One-Time Distribution Request Customer Instructions, Terms and Conditions

Read these Instructions, Terms and Conditions carefully before completing and signing the attached form. You are responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with a tax advisor.

The attached form should be used to request a one-time distribution from a Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account (BDA) or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS").

If you wish to request a distribution from more than one IRA, you must complete a separate form for each IRA.

Distributions made in cash will be paid from the balance of your core account investment vehicle ("core account"). It is your responsibility to ensure there are sufficient funds available in the core account to process the distribution. If there are insufficient funds available in the core account, the distribution will not be processed.

For full distributions, a \$95 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Account Customer Agreement or in some other manner acceptable to the Custodian, if applicable, will be collected from the final distribution amount. If you request a distribution that will result in an account balance that is less than the amount of any fees due, which include the liquidation/termination fee and the annual maintenance fee, for a particular year, NFS may instead process a full distribution of your entire account balance and collect the applicable fees at that time. Note that this could result in a payment amount that is less than the amount requested due to the payment of the applicable fees. In addition, your account may be closed.

If you have any questions, consult your Broker, Financial Advisor or Investment Professional ("investment representative").

## Completing the Form

**Write the IRA account number in the boxes in the upper right-hand corner of the form.**

### 1. Account Owner

Complete this section as appropriate.

### 2. Distribution Request

#### Reason for Distribution

Indicate the reason for your distribution to ensure appropriate tax reporting, choosing only one. If you do not make a selection, your reason for distribution will be either "Normal" or "Premature" depending on your age as determined by your date of birth on record except for distributions from a BDA which are processed as "Death Distributions." Note that if you are under 59½ and are taking a distribution for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, or substantially equal periodic payments, as defined in Internal Revenue Code ("IRC") section 72(t), select the box for "Premature." You may wish to consult with your tax advisor regarding the tax implications associated with each Reason for Distribution choice.

If you are requesting a qualified Roth IRA distribution, the account must meet the IRS requirement of the 5-taxable-year period. This period begins on (a) the first day of the taxable year for which the first regular contribution is made to any Roth IRA you own or (b) if earlier, the first day of the taxable year in which the first conversion contribution is made to any Roth IRA you own.

If you wish to request a direct Rollover to an Employer-Sponsored Retirement Plan, you must sign this form and the distribution must be paid directly to the qualified plan for the benefit of the participant. Provide the plan information (your name, your account number with the plan, and the plan name) in the third party payment method instruction. Sufficient details must be provided to allow the Employer-Sponsored Retirement Plan to apply the funds to your account.

If you wish to request a disability distribution, refer to section 72(m)(7) of the Internal Revenue Code (IRC) for more information.

If you have inherited IRA assets from a decedent and wish to take death distributions, you must first establish and transfer the assets to an IRA BDA or Roth IRA BDA as applicable, and then take the death distributions from the IRA BDA or Roth IRA BDA. If you are a spouse beneficiary and wish to transfer the decedent's IRA to your IRA, do not complete this form: You must complete a Premiere Select IRA Transfer Request for Spouse Beneficiary, which can be obtained from your investment representative. If you are a spouse beneficiary who has transferred inherited IRA assets to your own IRA and are required to take the decedent's year of death Required Minimum Distribution (RMD), you may take the RMD directly from your IRA after the transfer has been processed.

If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

If you wish to request a transfer pursuant to a divorce or separation of the IRA owner, do not complete this form. Contact your investment representative for additional instructions.

If you wish to request an IRA or IRA BDA Transfer of Assets (trustee-to-trustee transfer) to an IRA or inherited IRA/IRA BDA with another institution, do not complete this form. Contact your investment representative for additional instructions.

#### Distribution Instructions

For a distribution other than a Return of Excess Contribution, choose one of the three options listed (For a Return of Excess Contribution, refer to the Return of Excess Contribution section below):

**A. Partial Distribution in Cash.** The distribution will be paid from the balance in the core account. Provide a specific gross dollar amount to be distributed and select one payment method in the Payment Method section. If you want to gross up the distribution amount to include any federal and state tax withholding and any wire fee (as applicable), check the Gross Up box.

**B. Partial Distribution In-Kind.\*** Provide the investment name(s), and share/unit amount(s) to be re-registered into a nonretirement brokerage account and provide the account number in the Payment Method section. If more space for investment information is needed, list the information requested on the form along with your name, account number and Tax Identification/Social Security number on a separate sheet of paper, sign and date it and attach it to the form. If you are requesting a partial distribution in kind of shares only, the value of the distribution will be grossed up to include any federal and state tax withholding. Tax withholding for distributions in kind will be withheld from the core account. If you are requesting a partial distribution of cash and shares, and would like to gross up the amount to include any federal or state tax withholding, check the Gross Up box.

**C. Full Distribution.\*** (Distribution of your entire IRA Balance)

- For a full distribution that is to be made in cash from your core account, select one payment method in the Payment Method section.
- For a full distribution to be made in-kind, provide the nonretirement brokerage account number in the Payment Method section.

\* **Note:** Certain securities may only be issued in specified denominations.

### 3. Return of Excess Contribution

Do NOT use this form to correct an excess contribution to a SIMPLE IRA. Contact your investment representative for information on how to request a return of excess contribution to a SIMPLE IRA.

If you wish to correct an excess contribution by requesting a return of the excess contribution, plus any applicable earnings, provide the date on which the excess contribution was made, the tax year for which the excess contribution was made, and whether you are requesting the return of excess contribution before or after your tax filing deadline, including extensions for the year in which the excess contribution was made.

You must specify the principal amount, the earnings amount and the total of these two amounts.

#### Redeposit as Current Year Contribution – Optional

If you wish to redeposit all or a portion of the excess contribution as a current year contribution,\* you must specify the amount of the redeposit and the remainder to be distributed to you.\*\* **Note:** The amount of the redeposit cannot exceed your current year allowable IRA contribution limit.

\*Any amount to be distributed and then re-deposited as a current year contribution will be reported on an IRS Form 1099-R (for the distribution) and IRS Form 5498 (for the contribution).

\*\*Payment will be made in accordance with the payment method selected in the Payment Method section and will be reported, less any wire fee, if applicable, on IRS Form 1099-R.

#### Note:

- You may be able to correct contributions to a Roth IRA by recharacterizing the Roth IRA contribution (and its earnings) to another IRA for the same tax year. Contact a tax advisor for more information on how to correct an excess Roth IRA contribution via recharacterization.
- If your employer makes a nondeductible contribution to your SEP-IRA, the excess amount is first treated as a regular annual IRA contribution and then to the extent the amount exceeds your annual IRA contribution limit, an excess occurs and can be corrected by requesting a return of excess contribution in this section of the form.
- A return of excess contribution (distribution) is not required if you are correcting the excess contribution by using the carry-over method of re-applying the excess contribution to subsequent tax years until the excess is depleted. Do not complete this form if you choose this option. Consult a tax advisor or your investment representative for more information.
- The amount of an excess contribution that is not distributed to you or applied to a subsequent year contribution by the tax filing deadline, including extensions, for the year in which the contribution was made, is subject to a 6% IRS penalty for each year that it remains in the IRA.
- Any applicable earnings distributed to you should be included as income in the year the contribution was made and may be subject to a 10% IRS early distribution penalty if you are under age 59½.
- If you elect to have federal and/or state income taxes withheld from the distribution, withholding will only apply (i) to the earnings that are specified if the distribution is processed prior to your tax filing deadline, including extensions, for the year in which the excess contribution was made, or (ii) to the entire amount of the distribution if the distribution is processed after your tax filing deadline, including extensions.

### 4. Payment Method

If no payment method is selected, the payment will be made by check to the mailing address of record. Skip this section if you are electing 100% tax withholding.

Some payment methods require that you have already established standing instructions for your IRA. To establish standing instructions, complete the Premiere Select Standing Payment Instructions form, which can be obtained from your investment representative.

If no payment method is selected, your cash distribution will be made by check and sent to your mailing address of record (1st Party Check described below).

### Distribution to a Nonretirement Account

If you want cash or securities distributed in-kind to a nonretirement account, provide the nonretirement account number. An application must be completed to establish a new nonretirement brokerage account.

#### Check Disbursement

**A. 1st Party Check.** Check will be paid and mailed to the name and mailing address of record.

If you wish to use previously provided standing instructions, check the appropriate box. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative.

**B. 3rd Party Check.** If you want a check paid and/or mailed to a payee and/or address other than the mailing address of record, check this box.

If you wish to use previously provided standing instructions, check the appropriate box. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative. If you would like the distribution paid to a different name or address that you have not already provided as standing instructions, check the Alternate Instructions box and provide complete instructions.

#### Additional Information for Check Disbursements – Optional

The Memo field can be used to provide information that will print on the check but will not appear visible in the window of the envelope.

The Check Stub Information field can be used to provide information that will only print on the check stub.

**Overnight Mail** – If you wish to have the check mailed via overnight delivery, provide the carrier name and billing number and, for UPS only, carrier address.

#### Electronic Funds Transfer (EFT)

In order to send the distribution via EFT, the recipient bank must be a member of the Automated Clearing House.

If you would like the distribution to be deposited directly to your individually owned bank account (the name on the bank account and the IRA is the same), check this box. You must already have EFT standing instructions on the account. If the account is not currently set up with EFT standing instructions, a standing instructions form must be completed to establish the EFT instructions. **Note:** It may take 7-10 business days to establish EFT standing instructions. Once EFT is established, allow 2-3 days after the date the distribution is processed for funds to reach the bank.

If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative.

#### Bank Wire

In order to send a distribution via Bank Wire, the recipient institution must be a member of the Federal Reserve System. To request a distribution to be paid by Bank Wire, choose either 1st Party Bank Wire (the name on the bank account and the IRA are the same) or 3rd Party Bank Wire (the name(s) on the bank account and the IRA is different).

If you are using standing instructions and if there are multiple sets of standing instructions, provide the line number of the standing instruction to be used for this request. The line number can be obtained from your investment representative.

If you are not using standing instructions, provide the Alternate Instructions as applicable.

A wire processing fee of \$15 will be deducted from the distribution amount indicated on this form, and will affect your reported distribution amount. For example, if you request a distribution of \$1,000, and you do not select the Gross Up option, both the distribution amount wired to your bank account and the distribution amount reported on IRS Form 1099-R will be \$985. The receiving bank may also charge a fee for the receipt of the Bank Wire.



## 5. Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

Your IRA distributions, other than Roth IRA and Roth IRA BDA distributions, are subject to federal (and in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box or Personal Mail Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on your distribution request, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distributions (excluding Roth IRA and Roth IRA BDA distributions) at a rate of at least ten percent (10%). Federal income tax will not be withheld from a Roth IRA or Roth IRA BDA unless you elect to have such tax withheld.

Your state of residence will determine your state income tax withholding requirements, if any. Refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice.

Whether or not you elect to have federal, and if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distributions. Whether or not you elect to have withholding apply (by indicating so on your distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

**Important:** State tax withholding rules can change and the rules cited below may not reflect the current ruling of your state. Consult with your investment representative to obtain the most up-to-date information pertaining to your state.

### Withholding Options

State of residence	State tax withholding options
AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> <li>No state tax withholding is available (even if your state has income tax).</li> </ul>
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> <li>If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you.</li> <li>If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
CA, NC, OR	<ul style="list-style-type: none"> <li>If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>If you do NOT choose federal withholding, state withholding is voluntary.</li> <li>If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
DE	<ul style="list-style-type: none"> <li>If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise.</li> <li>If you do NOT choose federal withholding, state withholding will occur unless you request otherwise.</li> <li>If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> <li>If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section.</li> <li>If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options.</li> <li>If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.</li> </ul>
OH	<ul style="list-style-type: none"> <li>State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.</li> </ul>
MI	<ul style="list-style-type: none"> <li>MI generally requires state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld.</li> <li>Tax withholding is not required if you meet certain MI requirements governing pension and retirement benefits. Reference the MI W-4P Form for additional information about calculating the amount to withhold from your distribution.</li> <li>If you are subject to MI state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section.</li> <li>Contact your tax advisor or investment representative for additional information about MI requirements.</li> </ul>
SC	<ul style="list-style-type: none"> <li>SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).</li> </ul>
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> <li>State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).</li> </ul>



## 6. Signature and Date

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Before signing the distribution form, carefully read the **IRA One-Time Distribution Request form and Customer Instructions, Terms and Conditions**. The distribution form is part of a legal agreement between you and NFS and by signing the Signature and Date section you are agreeing to be bound by the terms and conditions contained in the Premiere Select IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement or Premiere Select SIMPLE IRA Custodial Agreement and Disclosure Statement, as applicable.

Detach the completed distribution request form and return it to your investment representative. Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files.