

Account Number
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# Premiere Select<sup>®</sup> IRA

## Periodic Distribution Request

Use this form to establish, change, or delete a periodic distribution plan for 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). Use one form for each IRA. 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.

Periodic distributions are not available to non-U.S. persons (excluding U.S. resident aliens). You may submit an IRA One-Time Distribution Request form if you wish to take a distribution from this account.

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 or signatures, 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. Type of Request *Choose one.*

- Complete **ONLY** sections with changes and sign in Section 9. Skip to Section 9.
- Establish a new distribution plan
  - Change an existing distribution plan
  - Delete an existing distribution plan

Plan ID
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If you have multiple plans and are changing or deleting an existing plan, include the plan ID number. Obtain the plan ID number from your investment representative.

### 3. Periodic Plan Type

Check one, A through E.

- A. Fixed Amount Plan**  
Distribute this amount per period:

Amount
\$

- B. Fixed Period Plan**  
Deplete the entire balance over:

No. of Years
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- If you select C, you must choose Single or Another individual's life expectancy.
- C. IRA BDA Life Expectancy Plan.** Refer to instructions for default provisions if choices in this section are left blank.
    - Single life expectancy of account owner
    - Another individual's life expectancy:

Date of Birth MM DD YYYY
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- Complete if applicable.
- Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

- D. Substantially Equal Periodic Payments (SEPP) Plan**

**Calculation Method**

- Check one.
- Amortization Calculation Method with assumed rate of return of:  
The actual investment return may be more or less than the assumed rate of return.
  - Life Expectancy Calculation
  - RMD Calculation Method

Assumed Rate of Return
%

**Life Expectancy Factor** Not applicable if you selected RMD Calculation Method above.

- Check one.
- Single Life Expectancy of account owner
  - Joint Life Expectancies of account owner and beneficiary

- Complete if applicable.
- Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

continued on next page



### 3. Periodic Plan Type *continued*

Check all that apply.

- E. Required Minimum Distribution (RMD) or Roth IRA Life Expectancy distribution. *Not available for IRA BDAs.*
  - Recalculation due to a change in beneficiary
  - Defer first year RMD to the year following the year you turn age 70½  
*Not applicable to Roth IRA Life Expectancy distributions. Date must be included below.*  
Calculate and distribute first year RMD on:

Date MM DD YYYY (Jan 1 - Apr 1 ONLY)

- Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

- RMD PLUS – increase your annual RMD by the amount of:

Amount
\$

- Current Year RMD Adjustment – decrease your current year RMD amount by the following amount already distributed to you this year:

Amount
\$

### 4. Reason for Distributions *Refer to instructions for default provisions if you do not make a choice in this section.*

- Check one.
- Normal *Current age is 59½ or older.*
  - Premature *Current age is under 59½.*
  - Disability *Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.*
  - Death distribution *Taking distributions from an IRA BDA or Roth IRA BDA.*

### 5. Payment Method *Choose one. Refer to instructions for default provisions if choices in this section are left blank.*

#### Cash Distributions to a Nonretirement Account

Account Number

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#### Check Disbursements

- Check A or B. ▶
- A. Check to name and address of record
  - B. Check with special instructions as follows (choose one of the three options below):

- 1st Party Check (paid to name and mailing address of record)  
*Use standing instructions on file.*

Line Number

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

**OR**

- 3rd Party Check (paid and/or mailed to an alternate payee and/or address) *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.*

*An account number or Social Security number that compromises a customer's identity cannot be included in the Alternate Instructions.*

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

*continued on next page*

## 5. Payment Method *continued*

### 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.*

## 6. Frequency of Payments *Refer to instructions for default provisions if choices in this section are left blank.*

- Check one.  Monthly *Every month.*  
 Quarterly *Select the month that begins the first quarter below.*  
 Annually *Select one month below.*  
 Custom *Select two or more months below.*

You must select the payment month(s) unless you have selected "Monthly" above.

Jan    Feb    Mar    Apr    May    Jun  
 Jul    Aug    Sep    Oct    Nov    Dec

Provide the Month and Year of the first withdrawal (Effective Date).

Month/Year MM YYYY

Indicate the Day of the Month each withdrawal will occur.

Day DD

Provide the Month and Year of the final plan withdrawal (End Date).  
*Optional.*

Month/Year MM YYYY

*NOT applicable if requesting a Fixed Period Plan.*

## 7. Tax Withholding Elections

Complete this section only if you are a U.S. person (including a U.S. resident alien). The tax withholding elections below will apply to each payment in the series until changes to elections are made in writing. Changes to tax elections for subsequent distributions can be made by completing a Premiere Select IRA Periodic Distribution Request and submitting it to your investment representative. Read the Notice of Withholding in the Customer Instructions, Terms and Conditions before completing this section.

### Federal Income Tax Withholding

- Check one.
- If no election is made, or if the percentage rate entered is less than 10%, federal income tax will be withheld from your distributions at a rate of 10% (Roth IRA and Roth IRA BDA distributions excluded).*
- Do not withhold federal income tax from the IRA distributions.  
 Withhold federal income tax from the IRA distributions at the percentage rate of:
- | Percentage |
|------------|
|            |
| .0%        |
- Specify a whole number percentage between 10% and 99%.*

### State Income Tax Withholding

- Check one.
- Do not make an election if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY.*
- The state of residence in the legal address on this IRA will determine the state income tax withholding requirements for your distributions.*
- Do not withhold state income tax from the IRA distributions. *For residents of CA, NC, and OR, this box must be checked if federal income taxes are being withheld and you do not want state income taxes withheld. For residents of DE and MI, this box must be checked regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.*  
 Withhold state income tax from the IRA distributions in accordance with the minimum amount or percentage, if any, as determined by the requirements of your state of residence. *If your state does not provide a minimum amount or percentage for withholding and a specific percentage was not provided in the section below, state income taxes will not be withheld from your distributions.*  
 Withhold state income tax from the IRA distributions at the percentage rate of:
- | Percentage |
|------------|
|            |
| .0%        |
- Specify a whole number percentage between 1% and 99%.*  
*If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.*

## 8. Funding the Periodic Distributions *Payments will be made by liquidating from the positions you select below. Refer to instructions for default provisions if choices in this section are left blank.*

Check A, B or C.  **A. Fixed Percentage – 100% from the core account**

**B. Fixed Percentage – From the money market mutual funds and/or other mutual funds in the percentages noted below:**

Use whole number percentages only. ▶

Fund Name	CUSIP or Fund Symbol	Percentage
		.0%
Fund Name	CUSIP or Fund Symbol	Percentage
		.0%
Fund Name	CUSIP or Fund Symbol	Percentage
		.0%

**TOTAL**  
Must add up to 100%

**C. Proportional – From the core account AND all money market mutual funds and other mutual funds proportionately**

**Contingent Funding Options** *Optional Selection. Will be used ONLY if main funding source selected above has insufficient funds. Not available if you chose option C above.*

Check A or B.  **A. From any money market mutual fund position**

**B. From any money market mutual fund and then other mutual fund positions**

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

By signing below, you:

- Authorize and request National Financial Services LLC ("NFS") to make the above distributions 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 Periodic Distribution Request**.

- Acknowledge, if requesting distributions 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 Periodic 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.

Upon depletion of all assets in your IRA, 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. Type of Request

If establishing/changing/deleting a periodic distribution plan, check the appropriate box. If you are changing or deleting an existing periodic distribution plan that is one of multiple periodic distribution plans for the IRA indicated on the form, indicate the periodic distribution plan number provided by your investment representative.

#### 3. Periodic Plan Type

Complete this section, choosing one of the five options listed.

- A. Fixed Amount Plan.** Specify the dollar amount to be distributed each period.
- B. Fixed Period Plan.** Indicate the number of years over which you wish to deplete your IRA. The amount of each payment will be calculated by dividing the total IRA balance by the remaining number of payments. For Premiere Select Traditional, Roth, Rollover, SEP and SIMPLE IRAs, each payment will be calculated based on the total balance of your IRA up to four business days before the distribution is scheduled. For IRA BDAs and Roth IRA BDAs, your annual payment amount will be calculated based on your prior year end total balance.
- C. IRA BDA Life Expectancy Plan.** Life expectancy distributions from an IRA BDA are not a Required Minimum Distribution (RMD) calculation service. If you are establishing a periodic distribution plan to satisfy an RMD, consult with a tax advisor to ensure that the plan you establish, including the life expectancy information you provide, is applicable to your specific situation and satisfies your RMD requirements. Your distribution will be calculated based on your single life expectancy unless you choose to have your payments based on another individual's life expectancy, in which case you must provide that individual's date of birth. Additional paperwork may be required; check with your investment representative.

If you are a spouse beneficiary, the annual payment amount will be calculated based on your single life expectancy based on your age in each distribution calendar year. If you are a non-spouse beneficiary, the annual payment will be calculated based on your current single life expectancy for the year following the original depositor's date of death, which will be reduced by one year for each remaining calendar year distribution.

Distributions will be paid in equal installments in accordance with the payment frequency selected in the Frequency of Payments section.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the Life Expectancy calculation, provide the amount.

- D. Substantially Equal Periodic Payments (SEPP) Plan.** You must be under age 59½. Any changes to the account balance after the SEPP plan is initiated will be deemed a modification and may result in IRS penalties. Once you begin taking payments, you cannot stop payments or change the calculation method until the later of five years or when you turn age 59½, with the exception that you can make a one-time change from the amortization calculation method to the required minimum distribution (RMD) calculation method; otherwise IRS penalties may be incurred.

#### • Calculation Method

Select the calculation method that you wish to use to calculate your SEPP payments.

**Amortization Calculation Method** Your SEPP distributions will be calculated by amortizing the prior December 31 balance of your IRA over the remainder of the life expectancy period that applies to the life expectancy election you make using the assumed rate of return you specify. IRS guidelines provide that the interest rate used be not more than 120% of the federal midterm rate for either of the two months immediately preceding the month distributions begin. Once the amount is calculated, the payment will remain constant.

#### Life Expectancy Calculation

Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor based on the life expectancy election you make.

**RMD Calculation Method** Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor from either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only), as applicable. For SEPP plans established to distribute more than one payment per year, each payment is calculated by dividing the annual amount by the number of payments to be made in the year.

#### • Life Expectancy Factor

Select either single life expectancy or joint life expectancy if you have selected the Amortization or Life Expectancy Calculation Method. NOT applicable if you selected the RMD Calculation Method.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the SEPP calculation, provide the amount.

#### Notes:

- If you are requesting a change to an existing calculated SEPP plan, by completing and submitting this form, you are instructing NFS to calculate and distribute any remaining payments from your SEPP plan based on the information provided on this form, and the new calculation for each payment will take effect no later than 5 business days from the date that NFS receives and accepts the form in good order.
- Any changes, other than a one-time calculation method change, to an existing calculated SEPP plan will result in the deletion of the current plan, and the establishment of a fixed amount periodic distribution plan.
- Payments will not be adjusted for any amounts distributed to you that are not part of the SEPP plan.
- If you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform NFS of the change, including the impact of such change on the requested SEPP calculations, by submitting another properly completed IRA Periodic Distribution Request form, and your payments may increase or decrease with payments beginning on January 1 of the year following the year of the beneficiary designation change.

**Important:** Changes to a beneficiary after the SEPP plan is initiated may cause a modification to the SEPP and may result in IRS penalties. Consult your tax advisor about your individual situation.

**E. Required Minimum Distribution (RMD) Plan or Roth IRA Life Expectancy Distribution Plan.** (Not available to IRA BDAs) RMDs can be requested for Premiere Select Traditional, Rollover, SEP and SIMPLE IRAs. There is no requirement to take RMDs from Roth IRAs; however, you can request periodic distributions to be calculated based on the applicable life expectancy factor ("Roth IRA Life Expectancy distribution"). Your RMD/Roth IRA Life Expectancy distribution, including a first-year RMD that is being deferred to April 1 of this year or next year (if applicable), will be calculated using either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only – see below), as applicable.

**RMD Spousal Exception or Roth Joint Life Expectancy Calculation ("spousal exception")** Your payments will be calculated based on the spousal exception if your sole designated beneficiary for the entire distribution calendar year is your spouse who is more than 10 years younger than you. If the spousal exception applies, your distribution will be calculated based on your and your spouse's joint life expectancies. **Important:** If the beneficiary designation on file with NFS indicates that you do not qualify for the spousal exception, your distribution will be calculated using the Uniform Distribution Table.

- If you are deferring your first year RMD until between January 1 and April 1 of the year following the year you turn age 70½, check the box and provide the date to calculate and distribute your first year RMD. **Note:** The first distribution from the plan must be the deferred RMD.
- If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD/Roth IRA Life Expectancy distribution calculation, provide the amount.
- **RMD Plus.** You may request an annual amount to be distributed to you in addition to your annual RMD/Life Expectancy payment amount. The amount you specify will be divided by the total number of remaining payments for the year and distributed in accordance with your instructions.
- **Current Year RMD Adjustment.** You may request to decrease your annual RMD amount by an amount that has already been distributed to you for this year.

**Notes:**

- RMD/Life Expectancy calculations will only include your IRA indicated on the form. If you maintain other IRAs, including those at other institutions, you are required to calculate your RMD for each IRA separately.
- If you are establishing your periodic distribution plan mid-year, your entire RMD/Life Expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you maintain an RMD plan and if you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform NFS of the change, including the impact of such change to the requested RMD calculations by submitting another properly completed IRA Periodic Distribution Request form and your RMD amount may increase or decrease. If you fail to instruct NFS as to the impact of any beneficiary change, subsequent distributions in your payout plan may not satisfy your RMD requirements. Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.

**4. Reason for Distributions**

Indicate the reason for your distributions 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 age 59½ and are taking distributions 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 a tax advisor regarding the tax implications associated with each Reason for Distribution choice.

**Important:** SEPP distributions will be reported to the IRS as "premature distributions – no known exception applies." If you qualify for an exception to the tax on premature distributions, you should file IRS Form 5329 with your tax return. Consult with your tax advisor for more information.

If you wish to request disability distributions, refer to Section 72(m) (7) of the 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, 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.

**5. Payment Method**

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (the second option described below).

**Cash Distributions to a Nonretirement Account**

If you want cash distributed to a new or existing nonretirement account, provide the account number of the nonretirement account. An application must be completed to establish a new nonretirement brokerage account. If the nonretirement account is restricted or purged at the time of the distribution, the payment method will default to check to the address of record.

**Check Disbursements**

- A. Check to name and address of record.** If you want a check paid and mailed to the name and mailing address of record on this account, check this box.
- B. Check with special instructions.** If you want a check paid to an alternate payee and/or mailed based on special instructions, check this box and provide complete instructions, choosing one of the three options listed.
  - **1st Party Check.** If you would like the distributions paid to you using standing instructions for the memo section or on the check stub, check this box.
  - **3rd Party Check.** If you would like the distributions paid to a different name using standing instructions, check this box.
  - **Alternate Instructions.** If you would like the distributions paid to a different name or address that you have not already provided as standing instructions, check this box and provide complete instructions. **Note:** If you wish to use standing instructions and you have multiple instructions on file, 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.

**Electronic Funds Transfer (EFT)**

If you would like the distributions 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.

If you would like the distributions to be deposited directly to your bank via EFT, you must have EFT instructions on your account. If the account is not currently set up for standing EFT, 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.

**6. Frequency of Payments**

Periodic distributions will not be permitted more often than once per month. Your periodic distribution plan will be activated in accordance with your instructions after this form is received in good order by NFS. Keep in mind mail and processing time when providing the **Month and Year of the first withdrawal.**

If a **Month and Year of the first withdrawal** are not provided, payment(s) will begin on the next scheduled pay date.

If no payment frequency is provided, payment(s) will be made annually in December.

The **Day of the Month each withdrawal will occur** must be the same day for each payment period. If no **Day of the Month each withdrawal will occur** is provided, payment(s) will be made on the 5th day of the month(s).

You may specify an end date for taking periodic distributions by providing the **Month and Year of the final plan withdrawal**. An end date is NOT applicable if you are requesting a Fixed Period Plan.

**Notes:**

- Periodic distribution payments scheduled to be paid out in December may result in your distribution being processed prior to the date selected to help ensure that your distribution is processed prior to year end.
- Periodic distribution payments scheduled to be paid out in early January may be delayed if year-end balance recalculations are required in computing the payment amount.

**7. 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.

**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>

**Important:** State tax withholding rules can change and the rules cited above 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.

## 8. Funding the Periodic Distributions

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Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not make a selection, then payments will be made by liquidating/withdrawing assets from your core account investment vehicle ("core account") only (option A). If more space for investment information is needed, write "see attachment" in the investment name field, and list the information requested along with your name and account number on a separate sheet of paper, sign and date it and attach it to the form.

Periodic distributions can be made from your core account, money market mutual funds and certain other mutual fund positions only (check the prospectus to see if systematic withdrawals or periodic distributions are permitted); any other securities/positions in your IRA cannot be used to directly fund your periodic distribution plan.

NFS will place liquidating trades for the requested dollar amount of the scheduled distribution. Trades will be placed up to four business days prior to the scheduled date of distribution to allow for trade settlement. Back-end loads, redemption fees or transaction fees may result in insufficient funds to process the requested distribution.

Certain mutual funds may be closed to new investors. If one of these funds is subject to your distribution instructions, be aware that your position could be fully liquidated, and this would prohibit you from future investments in the fund.

**Contingent Funding Options** *Not available if you select "Proportional" funding (option C).*

You may select a contingent funding option to be used if there are insufficient funds available in your core account, and/or one or more of the money market mutual funds and/or other mutual funds selected. If you do not select either Contingent Funding Option on the form, then your contingent funding option will be to distribute from your core account only.

**A. From any money market mutual fund position.** By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance.

**B. From any money market mutual fund and then other mutual fund positions.** By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance. If there are insufficient funds in your other money market mutual fund positions, you are instructing NFS to make the distribution by liquidating assets from your other mutual fund positions in the same IRA, beginning with the mutual fund position with the lowest balance. If two eligible positions have identical balances, the liquidation will be made from the fund with the lowest CUSIP number. **Note:** Fully depleting a fund may result in insufficient funds to process the distribution.

**Important Note:** Distributions made in cash will be paid from the balance of your core account. It is your responsibility to ensure there are sufficient funds available in the core account to process the periodic distributions. If there are insufficient funds available in the core account to process the periodic distribution amount in accordance with your instructions, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 15-business-day period, the distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed. Moreover, if the use of a Contingent Funding Option requires the liquidation of all shares of a position(s) to satisfy the requested periodic distribution amount, your IRA may have insufficient funds to process the request due to market fluctuation.

## 9. Signature and Date

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Before signing the distribution form, carefully read the **IRA Periodic 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.