

BENEFICIARY DISTRIBUTION REQUEST

Asset Custody Services



SECTION 1: Request Type

Note: This form is for Beneficiary USE ONLY

Trust Company of America Account Number

Please select one option:

- Request One-time, Full Distribution.
- Request One-time, Partial Distribution.
- Establish Systematic Distribution.
- Change Systematic Distribution. *Provide information to change in Sections 2, 5, 6, 7 and 8 as applicable, and sign in Section 9.*
- Cancel Systematic Distribution – Provide information below and in Section 2B, and sign in Section 9.

SECTION 2: Account

A. ACCOUNT TYPE

Select one:

- Traditional IRA, Roth IRA, SEP IRA, or SIMPLE IRA
- Beneficiary IRA or Beneficiary Roth IRA
- Profit Sharing Plan (PSP) account
- Other, list _____

B. DECEASED ACCOUNT OWNER

First Name	MI	Last Name
Last 4 Digits of SSN		
Date of Birth		Date of Death

C. BENEFICIARY

Beneficiary's First Name	MI	Last Name
Social Security Number/Tax ID		Date of Birth
Street Address		
City	State	ZIP
Phone Number	Email Address	
Beneficial Portion (%)		

Note: Additional documents may be required as outlined in the instructions.



SECTION 3: Reason for Distribution

Select one:

Note: If the beneficiary is a trust, Trust Certification Form – for Beneficiary IRA's is required.

- Death** Select for distributions to a beneficiary from a TCA account after owner's death. Include a photocopy of the account owner's death certificate with a visible seal.
- Beneficiary IRA distribution** Select for distributions from your TCA Beneficiary IRA or Beneficiary Roth IRA.

SECTION 4: IRA Beneficiary Options

Please consider the following beneficiary options you may have when deciding how to receive your beneficial portion of the decedent's IRA. All decedent Roth IRA accounts follow the Before Required Beginning Date chart. Please contact customer service at the number below to discuss your options in more detail.

IRA Owner Died Before Required Beginning Date		
Spouse	Non-Spouse	Entity
Payments over 5 years	Payments over 5 years	Payments over 5 years
Life Expectancy Payments	Life Expectancy Payments	
Take as own		

IRA Owner Died After Required Beginning Date		
Spouse	Non-Spouse	Entity
Life Expectancy Payments	Life Expectancy Payments	Life Expectancy Payments
Take as own		

SECTION 5: Distribution Amount

Provide either full distribution instructions or the partial or systematic distribution instructions.

IMPORTANT: To liquidate assets for a full, partial, or systematic distribution in cash, contact Customer Service to initiate any asset liquidations required. If assets must be liquidated to cover the requested cash, the distribution will not be processed until funds are received.

A. FULL DISTRIBUTION INSTRUCTIONS, if applicable

Select one:

- Full cash distribution.** Confirm that all assets in the account have been liquidated, send the total balance of the entire account, and close the account. *Note: For distributions due to a death, the amount will be equal to your beneficial portion.*
- Full in-kind distribution.** Distribute all cash and security balances in-kind and close my account. *Note: For distributions due to a death, the amount and shares will be equal to your beneficial portion.*

B. PARTIAL OR SYSTEMATIC DISTRIBUTION INSTRUCTIONS, if applicable

Select one:

- Gross cash amount of \$ _____.**
Note: Provide amount before tax withholding. For a systematic distribution, enter the gross cash amount to withdraw each period.

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SECTION 5: Distribution Amount Continued

The Beneficiary Life Expectancy (LEP) distribution for your Beneficiary IRA account. *Note: May be delivered at one-time or by a systematic distribution.*

Select one:

- Full LEP amount for this account
- Remaining LEP balance for this account

Deceased account owner's remaining Required Minimum Distribution (RMD). *Note: Select to withdraw the beneficial portion of any remaining RMD amount before transferring assets to a Beneficiary IRA.*

Partial distribution in-kind. Enter share information.

Number of Shares	Security Description/Symbol
Number of Shares	Security Description/Symbol

Additional securities information attached

Partial security liquidation. Enter share information.

Number of Shares	Security Description/Symbol
Number of Shares	Security Description/Symbol

Additional securities information attached

Note: The value of a securities distribution is determined as of the closing price on the business date the distribution is issued. Certificates of deposit, treasuries and some mutual funds and securities cannot be delivered in certificate form.

SECTION 6: Withholding

IMPORTANT for withholding on in-kind distributions. There must be a sufficient cash balance to cover the withholding amount specified. For withholding specified as a percentage, the withholding amount will be calculated on the gross cash amount plus the value of the in-kind distribution.

A. FEDERAL WITHHOLDING

Select and complete as appropriate:

- Withhold federal income tax of _____% or \$ _____ from the amount distributed. *Note: The total amount withheld must be no less than 10% for an IRA distribution or 20% for a non-IRA distribution.*
- I elect not to have any federal income tax withheld. *Note: To elect no federal withholding from an IRA distribution, TCA must have a street address on file for your account.*

IMPORTANT: If no election is made, federal tax withholding of 10% for IRAs or 20% for non-IRAs will be withheld. Even if you elect not to have tax withheld, you are liable for payment of income tax on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding and payments of estimated tax, if any, are not adequate.

B. STATE WITHHOLDING

IMPORTANT: For a list of states available for withholding and their withholding rules, refer to the TCA Withholding Information document found online at trustamerica.com.

Note: The account's legal address of record at the time of the distribution determines the state withholding requirements.

Select one:

Withhold state income tax of _____% or \$ _____ from the amount distributed for the state listed in the address of record. *Note: Amounts will be rounded to the nearest whole dollar.*

I elect not to have state income tax withheld

IMPORTANT: If your state has mandatory withholding requirements, state withholding (including withholding on Roth IRA distributions) may be processed even if the 'I elect not to have state income tax withheld' box is checked or no state withholding box is checked.

SECTION 7: Distribution Frequency

Systematic distribution. Provide the schedule information below *Note: Available only for Beneficiary IRA distributions of a gross cash amount or the Beneficiary Life Expectancy amount.*

Month to Begin Distributions

Frequency of Distributions – Select One

- Monthly
- Quarterly
- Semi-annually
- Annually

Day of Month to Withdraw Distributions – Select One

- 1st
- 15th

SECTION 8: Distribution Method

For Cash: Check either the By Electronic Transfer or By Check.

IMPORTANT: Funds sent overnight via check or wire is subject to a fee, which will be deducted from your account balance. Customer Service can provide you with fee information regarding this transaction.

Select Method:

By electronic transfer *Note: Allow the same or next business day for wires.*

Select one:

By wire (Fee may apply)

Select one:

- Checking account with the bank information below
- Savings account with the bank information below
- Voided check provided in lieu of bank information

Bank Name	ABA (Routing) Number
Name of Bank Account	
Account Number	

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SECTION 8: Distribution Method Continued

For Delivery by Check

Send check via overnight delivery (not available for a P.O. Box address). Fee may apply.

Select one (fee may apply):

- To account owner or beneficiary at the address of record
- To beneficiary at the address in Section 2C
- To account owner or beneficiary at the address below
- To the third party payee at the address below

Third Party Payee		
For the Benefit of (FBO) if applicable	Account Type	
Mailing Address		
City	State	ZIP

Distribution in-kind. Reregister and/or deliver the securities designated in Section 5 as a distribution from TCA IRA. Note: must be a FBO to a non-retirement account

Deliver To	FBO	
Account Number and Account Type and SSN		
Mailing Address		
City	State	ZIP

By internal transfer to a TCA Account. Move the requested cash and securities specified in Section 5 into my TCA account listed below. *Note: If the receiving account is not an existing account, include the appropriate TCA account application.*

Important: Only spouse beneficiaries can move cash and securities into their own TCA IRA.

Select one: New Account Existing Account

Trust Company of America Account Number	Account Type
Account Title	

SECTION 9: Signature

I certify that I am the proper party to receive or direct payment(s) from this account and that all information provided is true and accurate. I further certify that no tax advice has been given by TCA. All decisions regarding this withdrawal are my own. I expressly assume the responsibility of any adverse consequences which may arise from the withdrawal and I agree that TCA shall in no way be held responsible. By signing below, I hereby agree to any fees related to this transaction that may be assessed per the account fee schedule.

I acknowledge that the origination of ACH transactions to my account must comply with the provisions of U.S. Law, and that in the event an ACH entry is incorrect, TCA reserves the right to submit correcting entries.

By signing, I hereby agree to indemnify and hold harmless TCA, their successors and assigns, from and against any losses, claims, liabilities, damages, actions, charges, and expenses including attorney fees, resulting from TCA's compliance with this request, including but not limited to transfer to another party.

Beneficiary Signature	Date
Print Name	

SECTION 10: Employer Affirmation, if applicable

I am authorized to act on behalf of the Employer named below, with respect to providing the required affirmation and approving the distribution from this account.

Employer Signature	Date
Print Name	
Employer Name	

- End of Form -

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General Instructions

Use these instructions to complete the Beneficiary Distribution Request form for retirement accounts.

Purpose of this form. This form is required to request a one-time or systematic distribution from a Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, or Profit Sharing Plan (PSP) account after the account owner's death or a one-time or systematic distribution from your Beneficiary IRA or Beneficiary Roth IRA. *Note: Only one set of distribution instructions should be submitted on this form.*

Important: This document uses the term 'employer' to imply 'plan trustee' or 'plan administrator'.

Distribution fees. There may be fees associated with your distribution request, including but not limited to:

- Wire fees
- Check fees
- Overnight mail fees
- Reregistration fees

Important: Applicable distribution fees will be deducted from your account balance. *Note: For information on distribution fees for this request, contact Customer Service.*

All fields are required unless noted. All fields are required unless designated as 'if applicable'. 'If applicable' indicates the section or entry is required if certain conditions apply. These conditions are outlined in detail in these instructions.

You must **complete all required fields and provide all required additional forms and documentation** to expedite processing and to avoid requests for additional information.

Print or type all entries. Print clearly in all CAPITAL LETTERS to complete this form. To type entries, a fillable PDF of this form can be found online at trustamerica.com.

Section 1: Request Type

Check the appropriate box to indicate the type of action you want to take with this form. *Note: Allow up to 7 days from receipt of this form by TCA for the systematic distribution to be activated, changed, or cancelled. Systematic distributions are only applicable to Beneficiary IRA distributions.*

ESTABLISH OR CHANGE Provide account information in Section 2 and information to be changed in Sections 4, 5, 6, and 7 as applicable. Sign in Section 8 and Section 9, if applicable.

Section 2: Account

A. Account Type

Check the box indicating the retirement account type and then select if it is a new or existing account.

B. Deceased Account Owner

Enter the deceased account owner information for this account exactly as it appears on the TCA account. Also provide their date of death.

C. Beneficiary

Important: If a trust, estate, or charity is the beneficiary, provide the required information outlined below.

Trust beneficiary. Complete a Trust Certification Form – for Beneficiary IRA's distribution requests signed by the current trustee.

Estate beneficiary. Include a Letter of Testamentary or, based on applicable state limitations, a Small Estate Affidavit from the executor.

Charity beneficiary. Include a corporate resolution or document that designates the person authorized to sign on behalf of the charity.

Section 3: Reason for Distribution

Select either distribution due to death or a distribution from your Beneficiary IRA.

Death Use to request a distribution of the amount due to you as a beneficiary from a TCA account after the owner's death. Include a photocopy of the account owner's certified death certificate with visible seal. *Note: If the receiving account is not an existing account, attach the appropriate TCA account application.*

Important: For a distribution due to death from a Profit Sharing Plan account the employer must sign in Section 9.

Beneficiary IRA distribution Use to request a distribution from your TCA Beneficiary IRA or Beneficiary Roth IRA.

Section 4: IRA Beneficiary Options

The following information is for consideration in satisfying death distribution requirements. Please contact your client service team to discuss available options in more detail:

- The account holder dies before their required beginning date or if the account is a ROTH IRA:
 - Spouse – Take into own IRA, the single life expectancy of the spouse or oldest designated beneficiary, or within 5 years
 - Non Spouse – the single life expectancy of the beneficiary or within 5 years
 - Entity – Distribution payments over 5 years
- If the account holder dies after their required beginning date
 - Spouse – Take into own IRA or the longer of the single life expectancy of the spouse beneficiary or the account holders single life expectancy
 - Non-Spouse – the longer of the single life expectancy of the beneficiary or the account holders single life expectancy
 - Entity – the single life expectancy of the decedent account holder

Section 5: Distribution Amount

Complete either the full distribution instructions in Section 4A or the partial or systematic distribution instructions in Section 4B.

A. Full Distribution Instructions, if applicable

For full distributions, check either Full Cash Distribution or Full In-kind Distribution box. *Note: For distributions due to a death, the amount and shares will be equal to your beneficial portion.*

B. Partial or Systematic Distribution Instructions, if applicable

For partial or systematic distributions, select the appropriate type of distribution and provide the requested information, if applicable.

Gross cash amount. The gross cash amount is the amount before any tax withholding has been applied. Provide the gross cash amount for any distribution reason, including requesting a RMD or Beneficiary IRA Life Expectancy amount that has been calculated by you or your tax advisor. *Note: For a systematic distribution, enter the gross cash amount to withdraw each period.*

The Beneficiary Life Expectancy amount for your Beneficiary IRA account. TCA will calculate the Beneficiary Life Expectancy amount for the current year using non-recalculation of the Single Life Expectancy Table. *Note: May be a one-time or systematic distribution.*

Deceased account owner's Required Minimum Distribution (RMD). Use to request the deceased account owner's RMD for the year of death. *Note: The deceased account owner's RMD distribution must be completed prior to moving the account into a Beneficiary IRA. The RMD amount is equal to beneficial portion.*

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Partial distribution in-kind. Provide the number of shares and the security description and symbol, if available. *Note: The value of the distribution, including securities, is determined as of the closing price on the business date the distribution is issued. Certificates of deposit, treasuries, and some mutual funds and securities cannot be delivered in certificate form.*

Liquidate assets for cash distribution. To liquidate assets for a full, partial, or systematic distribution in cash, you can contact Customer Service to initiate any liquidations required. The distribution will not be processed until the settlement date for the sells. *Note: If you request to liquidate an asset that cannot be liquidated, we will return the paperwork to you for clarification and no action will be taken on the request.*

More than three securities. For a partial distribution, if there are more than three securities being requested, list the information for the additional securities on a separate piece of paper and check the 'Additional securities information provided' box at the end of the section.

Section 6: Withholding

Important: The distributions you receive from your retirement account are subject to federal and possibly state income tax. Even if you elect not to have tax withheld, you are liable for payment of income tax on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding or payments of estimated tax, if any, are not adequate. *Note: For additional information, consult your tax advisor or the IRS.*

A. Federal Withholding

Check the box indicating the federal withholding and the percent or amount to be withheld. *Note: The total amount withheld must be no less than 10%.*

You may elect no federal tax withheld by checking the second box. To elect no federal withholding, TCA must have a street address on file for your account.

Important: If no election is made, federal withholding of 10% for IRAs or 20% for non-IRAs will be withheld.

B. State Withholding

Check the box indicating the state withholding and the percent or amount to be withheld or specify that you want no state tax withheld. *Note: All state withholding will be rounded to the nearest whole dollar. The account's legal address of record at the time of the distribution determines the state withholding requirements.*

Important: State withholding is not available for all states. For a list of states available for withholding and the withholding rules by state, refer to the TCA Withholding Information document(s) found online at ira.trustamerica.com.

Important: If your state has mandatory withholding requirements, state withholding (including withholding on Roth IRA distributions) may be processed even if the 'I elect not to have state income tax withheld' box is checked or no state withholding box is checked.

Withholding on in-kind distributions. For in-kind distributions, there must be a sufficient cash balance to cover the withholding amounts specified. For withholding specified as a percentage, the withholding amount will be calculated on the gross cash amount plus the value of the in-kind distribution.

Section 7: Distribution Frequency

Select the appropriate distribution frequency.

Systematic distribution. Select the Systematic Distribution checkbox and complete the schedule information.

Important: Your first distribution may be delayed to the next scheduled date if this form is received less than 8 days before your first requested withdrawal.

Section 8: Distribution Method

Select the appropriate distribution method(s).

Important: Funds sent overnight via check or wire is subject to a fee, which will be deducted from your account balance. Customer Service can provide you with fee information regarding this transaction.

For Cash and in-kind instructions. Check either the By Electronic Transfer or By Check or in kind box for non-electronic cash and/or securities.

- **By electronic transfer.** For cash distributions only. Select the type of electronic transfer and provide the bank information below. If you select either Checking Account or Savings Account, enter your banking information. If you select the Voided Check Provided box, provide a blank check with this form. *Note: Allow for the same or next business day for wires.*

Important: All systematic distributions will be processed by ACH, even if the By Wire box is selected.

- **For delivery by check.** Select the box indicating to whom the check should be payable or the certificate registered and where the check or certificate should be sent. If applicable, enter the third party payee information and the address information for this request. *Note: Contact Customer Service for information regarding any re-registration fees. Allow 10 business days for delivery of mailed check.*

- **For Delivery in kind.** Select this option to request that your in-kind distribution of securities be delivered in certificate form to you or in electronic form to a third party to hold for your non-retirement account. *Note: Allow approximately four to six weeks to process distributions of securities in certificate form. Certificates of deposit, treasuries and some mutual funds and securities cannot be delivered in certificate form.*

Important: Checks will be sent to the beneficiary listed in Section 3 for death distributions and to the account owner at the address of record for Beneficiary IRA distributions if no election is made.

- **By internal transfer to my TCA account.** This method moves the cash and securities from the deceased account owner's IRA or your Beneficiary IRA to another TCA retirement or non-retirement account in your name. For an existing account, provide the TCA account number. For a new account, provide the appropriate TCA account application with this form.

Check the box indicating if it is a new or existing account. For new accounts, enter the type of account and attach the appropriate Trust Company account application to this form. For existing accounts, provide the TCA account number, account type and account title.

Important: Only IRA spouse beneficiaries can move cash and securities into their own TCA IRA.

Section 9: Signature

Sign and date the form.

Section 10: Employer Affirmation

For a PSP account distributions due to a death, provide signature of employer to authorize distribution.

Return your completed form to TCA. Questions regarding this form should be directed to Customer Service.