

EZ IRA DISTRIBUTION REQUEST – CASH ONLY

ASSET CUSTODY SERVICES



SECTION 1: Account

To request a Required Minimum Distribution, please use the RMD Distribution Request Form.

Select one:

A. ACCOUNT TYPE

Select one:

- | | |
|--|--|
| <input type="checkbox"/> Traditional IRA | <input type="checkbox"/> Roth IRA |
| <input type="checkbox"/> Rollover IRA | <input type="checkbox"/> Conversion Roth IRA |
| <input type="checkbox"/> SEP IRA | <input type="checkbox"/> SIMPLE IRA |

B. ACCOUNT OWNER

TCA by E*TRADE Account Number
Phone Number and Email Address

First Name	MI	Last Name
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Last 4 Digits of Social Security Number	Date of Birth
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SECTION 2: Reason for Distribution

This information must be completed for IRS reporting purposes.
Note: If no selection is made, TCA by E*TRADE will default to either "normal" or "premature" distribution based on your age.

Select one:

- Normal** (age 59½ or older) Use RMD Distribution Request Form to request an RMD.
- Premature** (under age 59½; may or may not be subject to 10% early withdrawal penalty)
- Disability** (under age 59½; distribution not subject to 10% penalty tax) By checking this box, I certify that this distribution meets all the disability requirements of the IRS Code.
- Early SIMPLE IRA distribution** (under age 59½; first contribution was less than two years ago; subject to 25% penalty tax)

SECTION 3: Distribution Amount

Provide either full or partial distribution instructions.

IMPORTANT: To liquidate assets for a full or partial distribution in cash, contact Customer Service. The distribution will not be processed until the settlement date for the sells.

A. FULL DISTRIBUTION INSTRUCTIONS, if applicable

- Full cash distribution.** Liquidate all in my account, send the total balance of my entire account, and close my account.

B. PARTIAL DISTRIBUTION INSTRUCTIONS, if applicable

Select one:

- Gross cash amount of \$** _____
Note: Provide amount before tax withholding.



SECTION 4: Withholding

A. FEDERAL WITHHOLDING

Select one:

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

IMPORTANT: If no election is made, federal tax withholding of 10% 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 or 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 by E*TRADE Withholding Information document found online at ira.trustamerica.com. Note: The account's legal address of record at the time of the distribution determines the state withholding requirements.

If your state has mandatory withholding that allows you to opt out after certain conditions are met, please consult your tax advisor prior to checking the 'opt out' box on the distribution form to ensure that you have met the conditions.

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 5: Distribution Method

IMPORTANT: Funds sent via wire is subject to fees (see Fee Schedule), which would be deducted from your account balance. Customer Service can provide you with fee information regarding this transaction.

Select all that apply: **By electronic transfer:**

Select one: By ACH Select one: Checking account
Select one: Savings account

- By Wire (Wire fees will apply)
 Voided check provided in lieu of bank information

Bank Name
ABA (Routing) Number

Name on Bank Account

Account Number

EZ IRA DISTRIBUTION REQUEST – CASH ONLY
ASSET CUSTODY SERVICES



IMPORTANT: Funds sent overnight via check is subject to fees (See Fee Schedule), which would be deducted from your account balance. Customer Service can provide you with fee information regarding this transaction.

TCA by E*TRADE Account Number

By check Note: Allow up to 10 business days for delivery. Check Fee may apply.

Select if applicable:

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

Select one:

- By check to account owner at the address of record
- By check to account owner at the address below
- By check to the third party payee at the address below

Payable To

For the Benefit Of (FBO) if applicable	Account Type
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Mailing Address

City	State	Zip
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Account Title

SECTION 6: Signature

I acknowledge that TCA by E*TRADE and its affiliates do not provide legal, accounting, or tax advice, that I am solely responsible for the actions requested on this form, and that I have been advised to seek advice from qualified legal, accounting, or tax advisors.

I certify that I am the proper party to receive or direct payment(s) from this IRA and that all information provided is true and accurate. I further certify that no tax advice has been given by TCA by E*TRADE. 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 by E*TRADE 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.

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

Account Owner or Authorized Party Signature	Date
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Print Name

- End of Form -

General Instructions

Use these instructions to complete the EZ IRA Distribution Request form.

Purpose of this form. This form can be used to request a one-time cash distribution by ACH, check, or wire. *Note: Only one set of instructions should be submitted on this form.*

Important: Certain one-time IRA distribution instructions require detailed information and cannot be submitted on this form.

- Use the **IRA Distribution Request** form for:
 - Systematic distributions
 - Divorce transfers
 - Return of excess contributions
 - Conversions to a Roth IRA
 - IRA recharacterizations
- Use the **Beneficiary Distribution Request** form for:
 - Distributions from a deceased account owner's account
 - Distributions from a Beneficiary IRA or a Beneficiary Roth IRA

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

- Wire fees
- Check fees
- Overnight mail 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.

Section 1: Account

A. Account Type

Check the box indicating the IRA account type and then select if it is a new or existing account. For an existing account, provide the TCA by E*TRADE account number. For a new account, provide the appropriate TCA by E*TRADE account application with this form.

B. Account Owner

Enter the account owner information for this account exactly as it appears on your TCA by E*TRADE account. For new accounts, enter the account name exactly as it is written on the application form.

Section 2: Reason for Distribution

This information is required for IRS reporting purposes. In most situations, TCA by E*TRADE is required to issue a Form 1099-R for distributions from your IRA. Depending on the nature of the distribution, the distribution may or may not be taxable. *Note: If no selection is made, TCA by E*TRADE will default to either "normal" or "premature" distribution based on your age. For additional information, consult your tax advisor or the IRS.*

Select one of the following distribution reasons.

- Normal** (age 59½ or older) Also used if you intend to rollover the distribution to another retirement plan within 60 days.
- Premature distribution.** (under age 59½; may or may not be subject to 10% early withdrawal penalty). *Note: For additional information, consult your tax advisor or the IRS.*
- Disability** (under age 59½; not subject to 10% early withdrawal

penalty) Under the Internal Revenue Code an individual is deemed to be disabled if "he is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or to be of long-continued and indefinite duration." *Note: The Social Security definition of disability does not apply here. Proof of disability may be required by the IRS.*

- Early SIMPLE IRA distribution** (under age 59½; first contribution was less than two years ago; subject to 25% penalty tax) Use this method if you are under 59 ½, your first contribution was less than two years ago, and none of the exceptions allowed by the IRS are known to apply. You may be subject to a 25% penalty tax. *Note: The two-year period begins on the day contributions were first deposited into your SIMPLE IRA. For additional information regarding exceptions, consult your tax advisor or the IRS.*

Important: Do not choose this distribution reason if the first contribution went into your SIMPLE IRA more than two years ago. Select Premature Distribution instead if you are younger than 59 ½ and the SIMPLE has been in existence for more than 2 years.

Section 3: Distribution Amount

Complete either the full distribution instructions in Section 3A or the partial distribution instructions in Section 3B.

A. Full Distribution Amount, if applicable

For full distributions, select the Full Cash Distribution checkbox. *Note: Distributions requiring the liquidation of assets will be processed after all liquidating trades have settled.*

Important: If you are requesting a full distribution, all systematic distributions for the account will be stopped upon receipt of this distribution request.

B. Partial Distribution, if applicable

For partial distributions, select the appropriate type of distribution and provide the requested information.

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.

Section 4: Withholding

Important: The distributions you receive from your IRA account may be 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 or specify that you want no federal tax withheld. *Note: The total amount withheld must be no less than 10%. To elect no federal withholding, TCA by E*TRADE must have a street address on file for your account.*

Important: If no selection is made, federal withholding of 10% 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 by E*TRADE Withholding Information document found 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.

Section 5: Distribution Method

Select the appropriate distribution method.

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

- **By electronic transfer.** 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 delivery from the processed date the same or next business day for wires. If the bank account type is not selected, TCA by E*TRADE will default to checking account.*
- **By check.** Select the appropriate box indicating the payee and address information for this request. *Note: Allow up to 10 business days for delivery of mailed checks. Overnight delivery is not available for P.O. Box addresses. If no election is made, a check will be sent to the address of record, payable to the account owner.*

Section 6: Signature

Sign and date the form.