

# IRA DISTRIBUTION REQUEST

## ASSET CUSTODY SERVICES



### SECTION 1: Request Type

Select one:

**ESTABLISH OR CHANGE**

Select one:

- Request One-time, Full Distribution.
- Request One-time, Partial Distribution.
- Establish Systematic Distribution.
- Change Systematic Distribution. *Provide information in Sections 2B, 4, 5, 6, and 7 as applicable and sign in Section 8.*

**CANCEL**

Provide information below and in Section 2B, and sign in Section 8.

### SECTION 2: Account

#### A. ACCOUNT TYPE

Select one:

- Traditional IRA
- Rollover IRA
- ROTH IRA
- SIMPLE IRA
- Conversion Roth IRA
- SEP 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 3: Reason for Distribution

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

- Normal** (age 59½ or older)
- Premature** (under age 59½; may or may not be subject to 10% Early withdrawal penalty)
- Substantially Equal Periodic Payment (SEPP)**
- 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.
- Divorce** By checking this box, I certify that I agree to the divorce certification terminology in Section 9. *Note: Distribution method in Section 7 must be by internal transfer/direct rollover to a TCA by E\*TRADE account. Complete and both you and your former spouse must sign in Section 9.*



TCA by E*TRADE Account Number
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### SECTION 3: Reason for Distribution Continued

- Early SIMPLE IRA distribution** (under age 59½; first contribution was less than two years ago; subject to 25% penalty tax)
- Recharacterization** *Note: Distribution amount in Section 4 must be Recharacterization.*
- Return of excess contribution plus earnings** (For distributions prior to the tax-filing deadline plus extensions) *Note: Distribution amount in Section 4 must be Return of Excess Contribution Plus Earnings.*
- Conversion to a Roth IRA**

### SECTION 4: 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, you can contact Customer Service to initiate any asset liquidations required. The distribution will not be processed until funds are received.

#### A. FULL DISTRIBUTION INSTRUCTIONS, if applicable

Select one:

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

#### B. PARTIAL OR SYSTEMATIC DISTRIBUTION INSTRUCTIONS, if applicable

Select one:

- Dividends and interest only.** *Note: Systematic distributions only.*
- Gross cash amount of \$ \_\_\_\_\_.**  
*Note: Provide amount before tax withholding. For a systematic distribution, enter the gross cash amount to withdraw each period.*
- Partial security liquidation:** Enter share information.

Dollar Amount	Security Description/Symbol
Dollar Amount	Security Description/Symbol

Additional security liquidation information attached.

**Partial distribution in kind:** Enter share information.

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

Additional securities information attached

*Note: The value of an in-kind 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.*

# IRA DISTRIBUTION REQUEST

## ASSET CUSTODY SERVICES



### SECTION 4: Distribution Amount Continued

#### C. SPECIAL DISTRIBUTIONS, if applicable

##### 1. TYPE, select one:

**Recharacterization.** Select one:

**IMPORTANT:** Also select Earnings Calculation Method below.

- Recharacterize a prior conversion
- Recharacterize a contribution from a Roth IRA to Traditional IRA
- Recharacterize a contribution from a Traditional IRA to Roth IRA

Select the tax year for which the contribution was intended:

- Current year  Prior year

**Return of excess contribution plus earnings.**

**IMPORTANT:** Also select Earnings Calculation Method below.

Select the tax year for which the contribution was made:

- Current year  Prior year

*Note: The earnings are taxable for the year the contribution was made and may require you to file an amended tax return for the prior year.*

##### 2. EARNINGS CALCULATION METHOD, select one (required if C1 is selected):

**Earnings or losses calculated by you or your tax advisor.**  
By checking this box, I direct TCA by E\*TRADE to accept the calculation method and amount as accurate.

Gross Amount to Distribute (Adjusted for Earnings or Losses)  
\$

Earnings or Losses Included in Gross Amount  
\$

**Earnings or losses calculated by TCA by E\*TRADE (only available if the original contribution was made to TCA by E\*TRADE).** By checking this box, I accept the calculation method and amount determined by TCA by E\*TRADE to be accurate.

Amount of Original or Excess Contribution  
\$

Date of Original or Excess Contribution  
\$

### SECTION 5: Withholding

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

#### A. FEDERAL WITHHOLDING

Select one:

Withhold federal income tax of \_\_\_\_\_ % or \$ from the amount distributed. *Note: The total amount withheld 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.*

TCA by E\*TRADE Account Number

**IMPORTANT:** If no election is made, federal tax withholding of 10% of any taxable distribution 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](http://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 6: Systematic Distribution Frequency

**Systematic distribution.** Provide the schedule information below. *Note: It take approximately 7 days from receipt of this form for the systematic distribution to be activated.*

Month to Begin Distributions (Systematic Distributions only)

Frequency of Distributions

Select one:  Monthly  Quarterly  Semi-annually  Annually

Day of Month to Withdraw Distributions: \_\_\_\_\_

### SECTION 7: Distribution Method

**Important for cash and in-kind instructions:** Check either the By Electronic Transfer or By Check or in kind box if not electronic and complete requested information as applicable.

**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:**

Select one:  By ACH

Select one:  Checking account

Select one:  Savings account

By Wire (Wire fees will apply, not available for systematics)

Voided check provided in lieu of bank information

More detail required on page 3

# IRA DISTRIBUTION REQUEST

## ASSET CUSTODY SERVICES



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

TCA by E*TRADE Account Number
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### SECTION 8: 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.

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 by E\*TRADE reserves the right to submit correcting entries.

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 compliance with this request, including but not limited to transfer to another party.

Account Owner or Authorized Party Signature	Date
Print Name	

### SECTION 9: Divorce Certification, if applicable

*Note: All information and required signatures must be submitted on one form. Do not send a copy of a divorce decree to TCA by E\*TRADE.*

We, the undersigned Account Owner and the Account Owner's former spouse, hereby request the transfer of cash and/or assets to the IRA of the former spouse. The cash and/or asset amounts indicated on this form have been agreed to by both the Account Owner and the Account Owner's former spouse and the amounts are in accordance with the divorce decree. We attest that the requested transfer is being made pursuant to Internal Revenue Code sections 408(d)(6) and 71(b)(2)(A) and meets all requirements of law and TCA by E\*TRADE plan documents. We agree to indemnify and hold TCA by E\*TRADE harmless from and against any and all claims including, but not limited to, damages, court costs and legal fees resulting from reliance or action taken in reliance upon the information provided on this form as received by TCA by E\*TRADE and that TCA by E\*TRADE bears no responsibility for verifying the accuracy of the transfer instructions provided to it.

Former Spouse Name	
Social Security Number	Date of Birth
Former Spouse Signature	Date
Account Owner Signature	Date

**For delivery by check:**

Select if applicable:

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

Select one (fee may apply):

- To the account owner at the address on record
- To the account owner at the address below
- To the third party payee at the address below

Third Party Payee if applicable		
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 4 as a distribution from TCA by E\*TRADE IRA. Note: must be a FBO to a non-retirement account.

Deliver To	FBO
Account Number and Account Type and SSN	
Mailing Address	
Mailing Address	

**By internal transfer to a TCA by E\*TRADE account.** Move the requested cash and securities specified in Section 4 into my TCA by E\*TRADE Account listed below. *Note: If the receiving account has not been established, include the appropriate TCA by E\*TRADE account application.*

TCA by E*Trade Account Number	Account Type
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- End of Form -

## General Instructions

Use these instructions to complete the IRA Distribution Request form.

**Purpose of this form.** This form is required to request a one-time distribution from an IRA by check, or wire. It is also required to establish, change, or cancel a systematic distribution from an IRA. *Note: Only one set of instructions should be submitted on this form.*

Use this form for:

- Systematic distributions
- Divorce transfers
- Return of excess contributions
- Conversions to a Roth IRA
- IRA recharacterizations

### Important:

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

**Important:** This form cannot be used to transfer assets from your TCA by E\*TRADE to a qualified plan in your name at another trustee or custodian. Use the new custodian's transfer form to complete this type of action.

**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. To type entries, a fillable PDF of this form can be found online at [www.ira.trustamerica.com](http://www.ira.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 by E\*TRADE for the systematic distribution to be activated, changed, or cancelled.*

**Establish or Change** Provide account information in Section 2 and information to be changed in Sections 4, 5, 6, and 7 as applicable and sign in Section 8.

**Cancel** Select which type of systematic distribution should be cancelled. If the account has more than one systematic distribution, indicate the distribution amount and the withdrawal schedule of the systematic distribution to cancel. Then complete Sections 2 and 8.

## 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. 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 3: 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 account within 60 days.
- **Premature** (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.*

- **Substantially Equal Periodic Payment (SEPP)** Use if the distribution is part of a series of a SEPP program.

**Important:** Any contributions or distributions other than the SEPP program distributions will be considered a modification of the SEPP program and could be cause for exemption disqualification by the IRS.

- **Disability** (under age 59½; not subject to 10% early withdrawal penalty) Under 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.*

- **Divorce** (under age 59½, not subject to 10% early withdrawal penalty) Use this method to move all or a portion of your IRA to a former spouse under a divorce decree. *Note: Assets from a Roth IRA can only be moved to another Roth IRA.*

**Important:** A divorce transfer requires your former spouse to complete their personal information and sign in Section 9, in addition to your signature in Section 8. *Note: All information and required signatures must be submitted on one form. Do not send a copy of a divorce decree to TCA by E\*TRADE.*

- **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 59½, 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, refer to 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 59½ and the SIMPLE has been in existence for more than 2 years.

- **Recharacterization** This method changes your IRA contribution designation and moves either all or a portion of an original contribution (in your original IRA,) adjusted for earnings or losses, to another IRA type (your second IRA.) Use this form to:
  - Recharacterize any conversion contributions you made to a Roth IRA back to the original Traditional IRA; or
  - Recharacterize any annual contributions you made to a Roth IRA to be an annual Traditional IRA contribution; or
  - Recharacterize any annual contributions you made to a Traditional IRA to be an annual Roth IRA contribution.

# IRA DISTRIBUTION REQUEST

## ASSET CUSTODY SERVICES



If your original IRA or your second IRA is at another custodian, please be advised that you must first authorize a recharacterization to an account at TCA by E\*TRADE. You may then obtain a transfer form from the new custodian to authorize a trustee to trustee transfer between like account types. TCA by E\*TRADE will not process and other custodians will not accept mid-year recharacterizations.

- **Return of excess contribution plus earnings** This method withdraws funds prior to the tax-filing deadline plus extensions for the year for which the excess contribution was made. *Note: If the excess contribution is being removed after the tax-filing deadline plus extensions, depending on your age, the distribution is either a Normal Distribution or Premature Distribution. Check the appropriate box and complete Gross Cash Amount in Section 4B.*
- **Conversion to a Roth IRA** This method moves funds from a Traditional, SEP, or SIMPLE to a Roth IRA. By choosing this option, you are certifying that the conversion meets the requirement under law for a qualifying conversion contribution and that you understand the tax consequences of the transaction. If the Roth IRA is at another custodian, please be advised that you must first convert to a Roth IRA at TCA by E\*TRADE. You may then obtain a transfer form from the new custodian to authorize a trustee to trustee transfer between like account types. TCA by E\*TRADE will not process and other custodians will not accept mid-air conversions. *Note: If you are 70½ or older, your RMD must be satisfied prior to completing a conversion. For additional information, consult your tax advisor or the IRS.*

### Section 4: Distribution Amount

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

**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 funds are received. *Note: If you request to liquidate an asset that cannot be liquidated, we will return the paperwork to you and no action will be taken on the request.*

#### A. Full Distribution Instructions, if applicable

For full distributions, select either Full Cash Distribution or Full In-kind 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 or Systematic Distribution Instructions, if applicable

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

- **Dividends and Interest Only.** All dividends and interest earned by the account during the systematic period will be distributed. If the account balance is less than \$10, it will not pay out for that period. *Note: For systematic distributions only.*
- **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 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.*
- **Partial security liquidation.** Provide the dollar value of the liquidation and security description.
- **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.*

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

### C. Special Distributions, if applicable

Select either recharacterization or return of excess contribution and then choose earnings calculation method.

#### 1. Type:

**Recharacterization.** Select the type of recharacterization and select the year for which the contribution was intended.

**Return of excess contribution plus earnings.** For distributions prior to the tax-filing deadline plus extensions. Check the Current Year or Prior Year checkbox to denote the year for which the contribution was made.

#### 2. Earnings Calculation Method.

Select who will calculate the earnings and losses for the recharacterization or excess.

**Earnings or losses calculated by you or your tax advisor.** Enter the gross amount, adjusted for earnings or losses, to distribute. Also enter the amount of earnings or losses used to calculate the gross amount.

**Earnings or losses calculated by TCA by E\*TRADE (only available if the original contribution was made to TCA by E\*TRADE).** Enter the amount of the original or excess contribution. Also enter the date of the contribution or conversion was made. *Note: Calculations performed by TCA by E\*TRADE use the method posted in the current applicable IRS regulation.*

### Section 5: 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 election is made, federal withholding of 10% of any taxable distribution 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 owner'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 online at [www.ira.trustamerica.com](http://www.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.

# IRA DISTRIBUTION REQUEST

## ASSET CUSTODY SERVICES



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

### Section 6: Systematic Distribution Frequency

Select the appropriate distribution frequency.

**Systematic distribution.** Select the Systematic Distribution checkbox and complete the schedule information. *Note: Allow up to 7 days from receipt of this form for the systematic distribution to be activated, updated or cancelled.*

**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 7: Distribution Method

Select the appropriate distribution method.

**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.

**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.** 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 same or next business day for wires. If the bank account type is not selected, TCA by E\*TRADE will default to checking account.*

**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.*

### Section 8: Signature

Sign and date the form.

### Section 9: Divorce Certification, if applicable

Provide your former spouse's name, social security number, and date of birth. Both you and your former spouse must sign and date the form. *Note: All information and required signatures must be submitted on one form. Do not send a copy of a divorce decree to TCA by E\*TRADE.*

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