

Account Number

Transaction ID *Broker Use Only*

## Premiere Select® IRA

# One-Time Distribution Request—Charitable Distribution

Use this form to request a one-time, tax-reportable charitable distribution from your Premiere Select Traditional, Roth, Rollover, inactive SEP, inactive SIMPLE, IRA Beneficiary Distribution Account (BDA) or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS").

Read the attached Customer Instructions and Terms and Conditions before completing this form. You should also confirm that your Broker-Dealer has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at <https://www.irs.gov/forms-pubs/about-form-w-4r> for additional information. To update your address, contact your investment representative. Do not complete this form for Individual 401(k), Profit Sharing, or Money Purchase Plan accounts. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information use a copy of the relevant page and include the account number, your signature, and the date.

### Helpful to Know

It is your responsibility to ensure that your IRA charitable distribution complies with any applicable IRS rules, including whether or not such distribution qualifies as Qualified Charitable Distribution ("QCD"). All distributions made by completing this form are reported as a distribution from your IRA. You should consult with a tax advisor to determine any tax impact to you for taking a charitable distribution from your IRA.

- If you are making withdrawals from more than one IRA, you must complete a separate form for each account.
- Drawing your total IRA balance down to zero could trigger account-closing fees.
- All distribution requests must be received in good order 10 business days prior to the IRS deadline for taking an IRA distribution.
- You are responsible to ensure any required minimum distribution ("RMD") is made from your account. Neither your Broker-Dealer nor NFS has a responsibility to ensure an RMD is taken from your account in either your initial distribution year or for subsequent year RMDs.
- Additional correspondence cannot be coupled with the check(s). Please utilize memo or check stub to supply supporting information or consider mailing the check to the account address of record for special handling.

### Important Information to Know When Making a Qualified Charitable Distribution

If you intend the distribution from your IRA to be a QCD:

- You **MUST** be age 70½ or older on the date of the distribution.
- Generally, QCDs are federally tax free and are limited to the amount that would otherwise be taxed as ordinary income. State tax rules may vary.
- Refer to the *IRS.gov* for the maximum annual exclusion.
- The aggregate amount of deductible IRA contributions made to an IRA after age 70½ will reduce the amount of a QCD that is not includible in gross income.
- The QCD must be made payable directly to the qualified charity by the custodian.
- The charity must qualify as a 501(c)(3) organization and be eligible to receive tax-deductible contributions.
- Certain charities do not qualify: sponsoring charities of donor-advised funds, private foundations, and supporting organizations.
- Per IRS instructions, the QCD will be coded as a normal distribution with IRS distribution code 7.
- Any QCD from an Inherited IRA or Inherited Roth IRA will be reported as a death distribution on your 1099-R. A QCD from any type of non-inherited IRA will be reported as a normal distribution.
- Consult a tax advisor to discuss this option and for state-specific guidance. NFS does not provide legal or tax advice.

## 1. Account Owner

First Name

Middle Name

Last Name

## 2. Distribution Method

All checks will be made payable to the charity indicated. It is recommended to have the check mailed to your address of record to avoid having the check returned to NFS if undeliverable to the charity. If no payment method is selected or your distribution cannot be processed per your designated instructions, your cash distribution will be made by check and sent to your mailing address of record. Your Broker-Dealer may choose to add "C/O Your Name" to any checks sent to your address of record.

☐ Check here to select overnight delivery to YOUR address on file for ALL checks requested.

Specify overnight carrier  
and billing account  
number.

Carrier Name	Carrier Account Number	
Address <i>required for UPS only</i>		
City	State/Province	Zip/Postal Code

### Distribution 1

Indicate where you would like your check to be sent:

Check one. ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ☐

Use standing instructions on file

Line Number

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

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

Charity Name	Dollar Amount	
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
Memo <i>maximum 30 characters</i>		
Check Stub Information <i>maximum 100 characters</i>		

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

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## 2. Distribution Method *continued*

### Distribution 2

Indicate where you would like your check to be sent:

Check one. ► ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ► ☐ Use standing instructions on file  *If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

Charity Name		Dollar Amount	
Attention: maximum 32 characters total including "Attn:"		Care of: maximum 32 characters total including "C/O"	
Attn:		C/O	
Address			
City		State/Province	Zip/Postal Code
Memo: maximum 30 characters			
Check Stub Information: maximum 100 characters			

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

### Distribution 3

Indicate where you would like your check to be sent:

Check one. ► ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ► ☐ Use standing instructions on file  *If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

Charity Name		Dollar Amount	
Attention: maximum 32 characters total including "Attn:"		Care of: maximum 32 characters total including "C/O"	
Attn:		C/O	
Address			
City		State/Province	Zip/Postal Code
Memo: maximum 30 characters			
Check Stub Information: maximum 100 characters			

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

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## 2. Distribution Method *continued*

### Distribution 4

Indicate where you would like your check to be sent:

Check one. ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ☐ Use standing instructions on file  *If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

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

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

### Distribution 5

Indicate where you would like your check to be sent:

Check one. ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ☐ Use standing instructions on file  *If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

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

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

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## 2. Distribution Method *continued*

### Distribution 6

Indicate where you would like your check to be sent:

Check one. ► ☐ Send to YOUR address on file. *Default if no option is chosen.* ☐ Send to the charity address provided below.

Check if applicable. ► ☐ Use standing instructions on file  *If you have multiple standing instructions, obtain the line number from your investment representative.*

**OR**

Provide Charity Information *Not applicable when using standing instructions.*

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

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

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

## 3. Tax Withholding Elections

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person). For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. Federal and state tax withholding cannot total more than 100%. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. **See "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form.**

Do NOT complete this section if you are not a U.S. person (including a resident alien individual). Instead, the nonresident alien tax withholding rate of 30% will apply. If you believe you are entitled to a reduced tax treaty benefit based on your country of residence, provide the IRS Form W-8BEN with the Special Rates and Conditions section completed to indicate that this distribution is eligible for a reduced tax rate with this form. Please note that this could delay the funds leaving your account by up to 3 business days. If your tax treaty claim is invalid, the distribution will be processed with 30% withholding.

**Complete if you would like a rate of withholding that is different from this default withholding rate.** You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at <https://www.irs.gov/forms-pubs/about-form-w-4r> for additional information.

#### Federal

*Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.*

- ☐ Do NOT withhold federal taxes
- ☐ Withhold federal taxes at the rate of:

*Maximum 100%. Whole numbers, no dollar amounts or decimals. Note that if there is federal withholding, certain states require that there also be state withholding.*

#### State

- ☐ Do NOT withhold state taxes unless required by law
- ☐ Withhold state taxes at the minimum rate
- ☐ Withhold state taxes at the rate of:

*Maximum 100%. Whole numbers, no dollar amounts or decimals. If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum will be withheld.*

## 4. Signature and Date

Form cannot be processed without signature and date.

- By signing this form, you:
- Authorize National Financial Services LLC ("NFS") to make the above distribution from the IRA indicated above.
  - Certify that the information supplied on this form is complete and accurate.
  - Acknowledge that you are responsible to ensure this distribution meets any applicable requirement for charitable distributions, including whether or not any applicable QCD requirements are met. This distribution meets the requirements of a QCD, if applicable. You acknowledge that NFS will only report the distribution as a normal distribution from an IRA. You are responsible for any additional filing with the IRS.
  - Confirm, if you are not a U.S. person (including a resident alien individual), you have previously submitted IRS Form W-8BEN.
  - Have viewed, read, and understand the IRS Instructions for Form W-4R.
  - Certify that the address associated with this account is current and up to date.
  - Acknowledge and agree that if no payment method is selected or if your distribution request cannot be processed per your designated instructions for any reason, your cash distribution will be made by check and sent to your mailing address of record. You also acknowledge and agree that this serves as your instruction to NFS to follow this process.
  - Acknowledge and agree that NFS has no responsibility to ensure any IRS requirements related to a charitable distribution or Qualified Charitable Distribution, as applicable, are met, including whether a charity is eligible to receive such distribution or whether any applicable limits are met.
  - Indemnify Fidelity Management Trust Company, NFS and their agents affiliates, shareholders, successors, assigns, and representatives from any liability that arises out of any action taken (or not taken) for following the instructions on this form.
  - Acknowledge and agree that NFS does not track charitable distributions to ensure any applicable distribution limit is met.
  - Certify that you have carefully read, fully understand, and agree to comply with the Customer Instructions and Terms and Conditions, including the Notice of Withholding attached to this Premiere Select IRA One-Time Charitable Distribution Request.

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

Print Account Owner Name Full First, Middle, Last Name	
Account Owner Signature	Date MM - DD - YYYY
<div>SIGN</div> <div>X</div>	

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

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

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

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

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

For full distributions, a \$125 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 Representative, or Investment Professional ("investment representative").

## Completing the Form

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

### 1. Account Owner

Complete this section as appropriate.

### 2. Distribution Method

**Send to Your Address on File.** Check will be mailed to the mailing address of record. This is the default if no address is provided. If you wish to use previously provided standing instructions, check the appropriate box.

**Send to the Charity Address Provided.** If you want a check paid and mailed to the charity, check the appropriate box and provide the name of the charity and the address in the space provided. You may choose to use standing instructions already on file or you may provide the charity information for just this one distribution. Note that the charity information will not be added to your account for use in any future distribution requests.

### 3. 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. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

The IRA distribution may also be subject to state income tax withholding. See the "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form for your state's withholding rules. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for the IRA.

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.

If you are not a U.S. person (including a U.S. resident alien), you must have previously submitted IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. To obtain Form W-8BEN, consult your tax advisor or go to the IRS website at <http://www.irs.gov>.

### 4. Signature and Date

Before signing the distribution form, carefully read the **IRA One-Time Distribution Request form and Customer Instructions and 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 and Terms and Conditions in your files.

# Federal and State Tax Withholding—IRA Withdrawals

## Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires National Financial Services to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R*.
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm with your investment professional that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

## Federal Tax Withholding Information

### 2025 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R*. For the complete copy, please go to [IRS.gov/pub/irs-pdf/fw4r.pdf](https://www.irs.gov/pub/irs-pdf/fw4r.pdf).)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more	Total income over—	Tax rate for every dollar more
\$0	0%	\$0	0%	\$0	0%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

\*If married filing separately, use \$390,800 instead for this 37% rate.

## General Instructions on Federal Tax Withholding

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2024, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-”. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions for IRS Form W-4R

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

**Example 2.** You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475 of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" on line 2.

## State Tax Withholding Information

Your state of residence will determine your state income tax withholding requirements, if any. Please 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. Please contact your investment representative, tax advisor, or state-taxing authority for assistance.

If your legal state of residence is:	Your withholding requirements are:
IA <sup>1</sup> , MA <sup>2</sup> , ME, VT	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution. If you elect out of federal income tax withholding, state income tax will not be withheld, unless you indicate otherwise.
CA, DE <sup>3</sup> , NC, OK, OR	If federal income tax is withheld, state income tax of at least your state's minimum requirements must be withheld in addition to federal income tax withholding at the time of your distribution, unless you elect not to have state income taxes withheld.
AR <sup>3</sup> , CT, MI	State income tax applies regardless of whether or not federal income tax withholding is applied to your distribution. Tax withholding is not required if you meet certain state requirements governing retirement benefits. Please reference the AR, CT, or MI <i>IRS Form W-4P</i> for additional information about calculating the amount to withhold from your distributions.
KS <sup>3</sup> , MN, MS <sup>4</sup>	State income tax applies, regardless of whether or not federal income tax withholding is applied to your distribution, unless you elect not to have state income taxes withheld.
DC	If you take a distribution of your entire account balance and do not directly roll that amount over to another eligible retirement account, the District of Columbia requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE <sup>3</sup>	See the <i>All Other States</i> section.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available on your IRA distributions.
All Other States	You are not subject to mandatory state income tax withholding, however, you may elect voluntary state income tax withholding as a percentage. If you elect to have state income taxes withheld and your state provides a minimum amount or percentage for withholding, you must elect a percentage that is not less than your state's minimum withholding requirements. If the percentage you elect for withholding is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld. For more information, contact a tax advisor or your state-taxing authority.

<sup>1</sup> If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

<sup>2</sup> If your payment is over \$1,053,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

<sup>3</sup> In some cases, state tax may be required to be withheld, even if normally you may choose no withholding. If distributions are made outside the U.S. or a U.S. possession, if a TIN is missing on the account, or the IRS notifies us that the TIN is incorrect, state tax withholding is required.

<sup>4</sup> Withholding is required for premature and removal of excess distributions.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state-taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.