

Account Number

Transaction ID <i>Broker Use Only</i>

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. 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.
- Multiple checks cannot be combined into a single envelope. Each check will be mailed separately regardless of an identical delivering address.

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.
- The maximum annual exclusion per individual is \$100,000.
- 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.

Check 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

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		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.

Check 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		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*

Check 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		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.

Check 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		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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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). If you do not elect out of withholding, federal income tax will be withheld at the rate of 10% from your total IRA distribution amount, unless you indicate a higher percentage below (federal and state tax withholding combined 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 the Notice of Withholding section in the attached Customer Instructions and Terms and Conditions.**

If you are not a U.S. person (including a resident alien individual), do NOT complete this section. Instead, the nonresident alien tax withholding rate of 30% will apply.

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

Federal

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

Percentage				.0%
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Minimum 10%, maximum 100%. Whole numbers, no dollar amounts. 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:

Percentage				.0%
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Maximum 100%. Whole numbers, no dollar amounts. If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum will be withheld.

For Connecticut residents:

- Connecticut requires withholding on distributions from retirement accounts. If you are exempt from state tax, you have the option to elect out of tax withholding.
- You confirm that your state tax withholding election is true, complete, and correct.

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.
- 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 First, M.I., Last	
Account Owner Signature	Date MM - DD - YYYY
SIGN ▶	▶

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.

Your state of residence will determine your state income tax withholding requirements, if any. Refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice.

Whether or not you elect to have federal, and if applicable, state income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties which may apply to your distributions. Whether or not you elect to have withholding apply (by indicating so on your distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

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>.

Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CA, DE, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
CT, MI	<ul style="list-style-type: none"> CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain requirements governing pension and retirement benefits. Reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution. If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. Residents of Connecticut are subject to the highest marginal tax rate for withholding on all distributions from retirement accounts. If you are not exempt from state taxes and elect less than the CT flat rate, you may be subject to penalties. The penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both. Contact your tax advisor or investment representative for additional information about CT or MI requirements.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
SC	<ul style="list-style-type: none"> SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99% for Periodic plans, or up to 100% for One-Time Distribution requests).
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none"> State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99% for Periodic plans, or up to 100% for One-Time Distribution requests).

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

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.