Clear Form

Account Number

Premiere Select® IRA

Periodic Distribution Request

Use this form to establish, change, or delete a periodic distribution plan from your 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").

For some transactions, standing instructions must be on file prior to submitting this request. Complete the Premiere Select Standing Payment Instructions form to establish those instructions. Periodic distributions are not available to non-U.S. persons.

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 or signatures, use a copy of the relevant page and include the account number, your signature and the date.

1. Account Owner

First Name	Middle Name	Last Name

If changing a periodic distribution plan, complete ONLY sections with changes and sign in Section 7.

Type of Periodic Request

☐ Establish ☐ Change ☐ Delete

Plan ID

If you have multiple plans, include the plan ID number, which can be obtained from your investment representative.

2. Reason for Distributions *Refer to instructions for default provisions if you do not make a choice in this section.*

Check one. ▶

Death Distribution is not eligible for 60 day rollovers.

☐ Normal *Current age is 59½ or older.*

☐ Premature *Current age is under 59½.*

☐ Death distribution *Taking distributions from an IRA BDA or Roth IRA BDA.*

3. Periodic Plan Type

Type of Plan

Check one, A through G and complete the Frequency of Periodic Distribution Payments.

☐ **A. Fixed Amount Plan**
Distribute this amount per period: Dollar Amount

☐ **B. Fixed Period Plan**
Deplete the entire balance over: No. of Years

continued on next page

Check all that apply.

☐ **C. Required Minimum Distribution (RMD) or Roth IRA Life Expectancy Distribution**
- ☐ Recalculation due to a change in beneficiary
- ☐ Defer first year RMD to the year following the year you turn age 73
  Not applicable to Roth IRA Life Expectancy distributions. Date must be included below.

  Calculate and distribute first year RMD on: Date *MM DD YYYY* (Jan 1 - Apr 1 ONLY) ______

- ☐ RMD PLUS – increase your annual RMD by the amount of: Dollar Amount ______
- ☐ Current Year RMD Adjustment – decrease your current year RMD amount by the following amount already distributed to you this year: Dollar Amount ______

If you select D, you must choose Single or Another individual's life expectancy. ▶

☐ **D. IRA BDA Life Expectancy Plan** *Refer to instructions for default provisions and more information if choices in this section are left blank.*
- ☐ Single life expectancy of account owner
- ☐ Another individual's life expectancy:

  Date of Birth *MM DD YYYY* ______

☐ **E. IRA BDA ten-year rule distribution**

Provide the original IRA owner's date of death below — the tenth year will be determined based on the date you provide. Refer to instructions for more information.

Original Owner's Date of Death *MM DD YYYY* ______

☐ **F. IRA BDA five-year rule distribution**

Provide the original IRA owner's date of death below — the fifth year will be determined based on the date you provide. Refer to instructions for more information.

Original Owner's Date of Death *MM DD YYYY* ______

☐ **G. Substantially Equal Periodic Payments (SEPP) Plan**

Calculation Method

Check one. ▶
- ☐ Amortization Calculation Method with assumed rate of return of: Assumed Rate of Return ______
  Refer to instructions for more information.
  The actual investment return may be more or less than the assumed rate of return

  Life Expectancy Factor

  Check one only if you chose the Amortization Calculation. ▶
  - ☐ Single Life Expectancy of account owner
  - ☐ Joint Life Expectancies of account owner and beneficiary
- ☐ RMD Calculation Method

Calculation Adjustment

Complete if applicable. ▶ ☐ Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount: Dollar Amount ______

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3. Periodic Plan Type *continued*

Frequency of Periodic Distribution Payments

Check one.
☐ Monthly (M) *Every month.*
☐ Quarterly (Q) *Select the month that begins the first quarter below.*
☐ Annually *Select one month below.*
☐ Custom *Select two or more months below.*

You must select the payment month(s) unless you have selected "Monthly" above. ▶
☐ Jan ☐ Feb ☐ Mar ☐ Apr ☐ May ☐ Jun
☐ Jul ☐ Aug ☐ Sep ☐ Oct ☐ Nov ☐ Dec

Provide the Month and Year of the first withdrawal Effective Date). ▶ Month/Year *MM YYYY*

Indicate the Day of the Month each withdrawal will occur. ▶ Day *DD*

Provide the Month and Year of the final plan withdrawal (End Date). Optional. ▶ Month/Year *MM YYYY*

NOT applicable if requesting a Fixed Period Plan.

4. Payment Method *Choose one. Refer to instructions for default provisions if choices in this section are left blank.*

If no payment method is selected, your cash withdrawal will be made by Electronic Funds Transfer (EFT) in accordance with your standing instructions. If no standing instructions are available, or if you have multiple standing instructions, then your cash withdrawal will be made by check and sent to your mailing address of record.

Check one and provide additional details, as applicable, in this section. ▶
☐ **A.** Check Distribution
☐ **B.** Electronic Funds Transfer (EFT)
☐ **C.** Distribution to a Nonretirement Account (via Journal)

A. Check Distribution *Choose 1st Party Check or 3rd Party Check and provide additional details as applicable.*

☐ **1st Party Check** *Paid and mailed to name and mailing address on record.*

Check one, if applicable. ▶
☐ Use standing instructions on file — Line Number

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

OR

☐ **3rd Party Check** *Paid and/or mailed to an alternate name(s) and/or address.*

Check one. ▶
☐ Use standing instructions on file — Line Number

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

OR

☐ Alternate Instructions *Not applicable when using standing instructions.*

Avoid any account number or SSN that compromises a customer's identity.

Payee			
Attention *maximum 32 characters total including "Attn:"* Attn:	**OR**	Care of *maximum 32 characters total including "C/O"* C/O	
Address			
City	State/Province	Zip/Postal Code	

continued on next page

4. Payment Method *continued*

B. Electronic Funds Transfer (EFT)

When using EFT, allow 1–2 business days after the date the distribution is processed for funds to reach your bank or credit union.

☐ **1st Party EFT** *All of the owner(s) on the brokerage account are also on the bank account.*
To transfer funds via 1st Party EFT, you MUST have EFT standing instructions on your account.

Line Number

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

C. Distribution to a Nonretirement Account (via Journal)

☐ Distribute to the following account: Account Number

5. Tax Withholding Elections

Distributions from your non-Roth IRA and earnings on non-qualified Roth IRA distributions 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). The default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 99% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. 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.**

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.

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%

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:

Percentage .0%

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.

6. Funding the Periodic Distributions

Payments will be made by liquidating from the positions you select below. Refer to instructions for default provisions if choices in this section are left blank.

Check A, B or C.

☐ **A. Fixed Percentage** – 100% from the core account
☐ **B. Fixed Percentage** – From the money market mutual funds and/or other mutual funds in the percentages noted below:

Use whole number ▶ percentages only.

Total must add up to 100%.

CUSIP or Fund Symbol	Percentage	CUSIP or Fund Symbol	Percentage
	.0%		.0%
	.0%		.0%

☐ **C. Proportional** – From the core account AND all money market mutual funds and other mutual funds proportionately

Contingent Funding Options *Optional Selection. Will be used ONLY if main funding source selected above has insufficient funds. Not available if you chose option C above.*

Check A or B.

☐ **A.** From any money market mutual fund position
☐ **B.** From any money market mutual fund and then other mutual fund positions

7. Signature and Date *Form cannot be processed without signature and date.*

By signing below, you:

- Authorize and request National Financial Services LLC ("NFS") to make the above distributions from the IRA indicated above.
- Certify that the information supplied on this form is complete and accurate.
- 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 Periodic Distribution Request.**
- 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, if requesting distributions via EFT, that NFS cannot verify the account registration at the receiving institution.
- 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 sent via EFT to the bank on file or check to your mailing address of record. You also acknowledge and agree that this serves as your instruction to NFS to follow this process.
- Indemnify and hold harmless your Broker-Dealer, NFS, Fidelity Management Trust Company and their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives from any liability in connection with following the instructions in this form, including any liability in the event that you fail to meet the IRS requirements regarding distributions from your IRA.

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

Print Account Owner Name *Full First, Middle, Last Name*	
Account Owner Signature	Date *MM - DD - YYYY*
SIGN X	

Clear Form

Premiere Select® IRA Periodic Distribution Request

Customer Instructions and Terms and Conditions

Read these Instructions, 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.

Upon depletion of all assets in your IRA, 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

If establishing/changing/deleting a periodic distribution plan, check the appropriate box. If you are changing or deleting an existing periodic distribution plan that is one of multiple periodic distribution plans for the IRA indicated on the form, indicate the periodic distribution plan number provided by your investment representative.

2. Reason for Distributions

Indicate the reason for your distributions to ensure appropriate tax reporting, choosing only one. If you do not make a selection, your reason for distribution will be either "Normal" or "Premature" depending on your age as determined by your date of birth on record except for distributions from a BDA, which are processed as "Death Distributions." Note that if you are under age 59½ and are taking distributions for a qualified first-time home purchase ($10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, qualified birth or adoption distribution ($5,000 limit), or substantially equal periodic payments, as defined in Internal Revenue Code ("IRC") section 72(t), select the box for "Premature." You may wish to consult with a tax advisor regarding the tax implications associated with each Reason for Distribution choice.

Important: SEPP distributions will be reported to the IRS as "premature distributions – no known exception applies." If you qualify for an exception to the tax on premature distributions, you should file IRS Form 5329 with your tax return. Consult with your tax advisor for more information.

If you have inherited IRA assets from a decedent and wish to take death distributions, you must first establish and transfer the assets to an IRA BDA or Roth IRA BDA as applicable, then take the death distributions from the IRA BDA or Roth IRA BDA. If you are a spouse beneficiary and wish to transfer the decedent's IRA to your IRA, do not complete this form; you must complete a Premiere Select IRA Transfer Request for Spouse Beneficiary, which can be obtained from your investment representative.

3. Periodic Distributions

Complete this section, choosing one of the six options listed.

A. **Fixed Amount Plan.** Specify the dollar amount to be distributed each period.

B. **Fixed Period Plan.** Indicate the number of years over which you wish to deplete your IRA. The amount of each payment will be calculated by dividing the total IRA balance by the remaining number of payments. For Premiere Select Traditional, Roth, Rollover, SEP and SIMPLE IRAs, each payment will be calculated based on the total balance of your IRA up to four business days before the distribution is scheduled. For IRA BDAs and Roth IRA BDAs, your annual payment amount will be calculated based on your prior year end total balance.

C. **Required Minimum Distribution (RMD) Plan or Roth IRA Life Expectancy Distribution Plan.** (Not available to IRA BDAs) RMDs can be requested for Premiere Select Traditional, Rollover, SEP and SIMPLE IRAs. There is no requirement to take RMDs from Roth IRAs; however, you can request periodic distributions to be calculated based on the applicable life expectancy factor ("Roth IRA Life Expectancy distribution"). Your RMD/Roth IRA Life Expectancy distribution, including a first-year RMD that is being deferred to April 1 of this year or next year (if applicable), will be calculated using either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only – see below), as applicable.

RMD Spousal Exception or Roth Joint Life Expectancy Calculation ("spousal exception") Your payments will be calculated based on the spousal exception if your sole designated beneficiary for the entire distribution calendar year is your spouse who is more than 10 years younger than you. If the spousal exception applies, your distribution will be calculated based on your and your spouse's joint life expectancies. **Important:** If the beneficiary designation on file with NFS indicates that you do not qualify for the spousal exception, your distribution will be calculated using the Uniform Distribution Table.

- If you are deferring your first year RMD until between January 1 and April 1 of the year following the year you turn age 73, check the box and provide the date to calculate and distribute your first year RMD. **Note:** The first distribution from the plan must be the deferred RMD.
- If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD/Roth IRA Life Expectancy distribution calculation, provide the amount.
- **RMD Plus.** You may request an annual amount to be distributed to you in addition to your annual RMD/Life Expectancy payment amount. The amount you specify will be divided by the total number of remaining payments for the year and distributed in accordance with your instructions.
- **Current Year RMD Adjustment.** You may request to decrease your annual RMD amount by an amount that has already been distributed to you for this year.

Notes:

- RMD/Life Expectancy calculations will only include your IRA indicated on the form. If you maintain other IRAs, including those at other institutions, you are required to calculate your RMD for each IRA separately.
- If you are establishing your periodic distribution plan mid-year, your entire RMD/Life Expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you maintain an RMD plan and if you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform NFS of the change, including the impact of such change to the requested RMD calculations by submitting another properly completed IRA Periodic Distribution Request form and your RMD amount may increase or decrease. If you fail to instruct NFS as to the impact of any beneficiary change, subsequent distributions in your payout plan may not satisfy your RMD requirements. Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.

D. IRA BDA life expectancy distribution. IMPORTANT: Distributions from inherited IRAs are subject to complex IRS rules. You should discuss these rules with your investment representative and/or tax advisor to understand how they may apply to your specific situation. If you are establishing a periodic distribution plan to satisfy an RMD, consult with your tax advisor to ensure that the plan you establish is applicable to your specific situation and satisfies your RMD requirements.

Life expectancy distributions from an IRA BDA are not an RMD calculation service. If you are establishing a periodic distribution plan to satisfy an RMD, consult with a tax advisor to ensure that the plan you establish, including the life expectancy information you provide, is applicable to your specific situation and satisfies your RMD requirements. Your distribution will be calculated based on your single life expectancy unless you choose to have your payments based on another individual's life expectancy, in which case you must provide that individual's date of birth. Additional paperwork may be required; check with your investment representative.

If you are a spouse beneficiary, the annual payment amount will be calculated based on your single life expectancy based on your age in each distribution calendar year. If you are a non-spouse beneficiary, the annual payment will be calculated based on your current single life expectancy for the year following the original depositor's date of death, which will be reduced by one year for each remaining calendar year distribution.

Distributions will be paid in equal installments in accordance with the payment frequency selected in the Frequency of Payments section.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the Life Expectancy calculation, provide the amount.

E. IRA BDA ten-year rule distribution. (Available only to a beneficiary that is a natural person.) This option is available for beneficiaries who wish to take distributions in accordance with the IRS Ten-Year Rule for taking RMDs. If choosing this option, the tenth year will be determined based on the date of death that you provide, and your distributions will be calculated to distribute in the frequency you request, so that all money is withdrawn by December 31 of the tenth year following the original IRA owner's date of death.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the calculation, provide the amount.

F. IRA BDA five-year rule distribution. (Available to trust, charity, entity, or estate beneficiaries where the original IRA owner had NOT started his or her RMDs). This option is available for taking distributions in accordance with the IRS Five-Year Rule for taking RMDs. If choosing this option, the fifth year will be determined based on the date of death that you provide, and the distributions will be calculated to distribute in the frequency you request, so that all money is withdrawn by December 31 of the fifth year following the original IRA owner's date of death.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the calculation, provide the amount.

G. Substantially Equal Periodic Payments (SEPP) Plan. You must be under age 59½. Any changes to the account balance after the SEPP plan is initiated will be deemed a modification and may result in IRS penalties. Once you begin taking payments, you cannot stop payments or change the calculation method until the later of five years or when you turn age 59½, with the exception that you can make a one-time change from the amortization calculation method to the RMD calculation method; otherwise IRS penalties may be incurred.

- **Calculation Method**
  Select the calculation method that you wish to use to calculate your SEPP payments.

  Amortization Calculation Method Your SEPP distributions will be calculated by amortizing the prior December 31 balance of your IRA over the remainder of the life expectancy period that applies to the life expectancy election you make using the assumed rate of return you specify. IRS guidelines provide that the interest rate used be not more than the greater of (i) 5% or (ii) 120% of the federal midterm rate for either of the two months immediately preceding the month distributions begin. Once the amount is calculated, the payment will remain constant.

  Life Expectancy Calculation
  Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor based on the life expectancy election you make.

  RMD Calculation Method Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor from either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only), as applicable. For SEPP plans established to distribute more than one payment per year, each payment is calculated by dividing the annual amount by the number of payments to be made in the year.

- **Life Expectancy Factor**
  Select either single life expectancy or joint life expectancy if you have selected the Amortization or Life Expectancy Calculation Method. NOT applicable if you selected the RMD Calculation Method.

  If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the SEPP calculation, provide the amount.

Notes:

- If you are requesting a change to an existing calculated SEPP plan, by completing and submitting this form, you are instructing NFS to calculate and distribute any remaining payments from your SEPP plan based on the information provided on this form, and the new calculation for each payment will take effect no later than 5 business days from the date that NFS receives and accepts the form in good order.
- Any changes, other than a one-time calculation method change, to an existing calculated SEPP plan will result in the deletion of the current plan, and the establishment of a fixed amount periodic distribution plan.
- Payments will not be adjusted for any amounts distributed to you that are not part of the SEPP plan.
- If you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform NFS of the change, including the impact of such change on the requested SEPP calculations, by submitting another properly completed IRA Periodic Distribution Request form, and your payments may increase or decrease with payments beginning on January 1 of the year following the year of the beneficiary designation change.

Important: Changes to a beneficiary after the SEPP plan is initiated may cause a modification to the SEPP and may result in IRS penalties. Consult your tax advisor about your individual situation.

Frequency of Periodic Distribution Payments

Periodic distributions will not be permitted more often than once per month.

Your periodic distribution plan will be activated in accordance with your instructions after this form is received in good order by NFS. Keep in mind mail and processing time when providing the **Month and Year of the first withdrawal.**

If a **Month and Year of the first withdrawal** are not provided, payment(s) will begin on the next scheduled pay date.

If no payment frequency is provided, payment(s) will be made annually in December.

The **Day of the Month each withdrawal will occur** must be the same day for each payment period. If no **Day of the Month each withdrawal will occur** is provided, payment(s) will be made on the 5th day of the month(s).

You may specify an end date for taking periodic distributions by providing the **Month and Year of the final plan withdrawal.** An end date is NOT applicable if you are requesting a Fixed Period Plan.

Notes:

- Periodic distribution payments scheduled to be paid out in December may result in your distribution being processed prior to the date selected to help ensure that your distribution is processed prior to year end.
- Periodic distribution payments scheduled to be paid out in early January may be delayed if year-end balance recalculations are required in computing the payment amount.

4. Payment Method

If no payment method is selected, your cash withdrawal will be made by Electronic Funds Transfer (EFT) in accordance with your standing instructions. If no standing instructions are available, or if you have multiple standing instructions, then your cash withdrawal will be made by check and sent to your mailing address of record.

A. Check Distribution

1st Party Check. Check will be paid and mailed to the name and mailing address of record. If you wish to use previously provided standing instructions, check the appropriate box.

3rd Party Check. If you want a check paid and/or mailed to a payee and/or address other than the mailing address of record, check this box. You may choose to use standing instructions already on file or you may provide Alternate Instructions that will be used for only this request.

B. Electronic Funds Transfer (EFT)

Select the appropriate box and provide the Line Number for the existing standing instructions or provide the Alternate instructions for this request only.

Note: EFT instructions may take 4–5 business days to become active. Business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative.

C. Distribution to a Nonretirement Account (via Journal)

If you want cash or securities distributed in-kind to a nonretirement account, provide the nonretirement account number. An application must be completed to establish a new nonretirement brokerage account.

5. Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

An IRA distribution (other than Roth IRA distributions and Direct Rollovers) is 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 do not make an election for withholding, either by making no choice or by not providing a U.S. residential address, federal income tax will be withheld from the IRA owner's distribution(s) (excluding Roth IRA distributions and Direct Rollovers) 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 the IRA owner's state's withholding rules. The IRA owner's state of residence will determine his or her state income tax withholding requirements, if any. The IRA owner's state of residence is determined by his or her 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 that may apply to your distributions. Whether or not you elect to have withholding apply (by indicating so on your distribution request), the IRA owner may be responsible for payment of estimated taxes. The IRA owner may incur penalties under the IRS and applicable state tax rules if the IRA owner's estimated tax payments are not sufficient.

If the IRA owner is not a U.S. person (including a resident alien individual), 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 this distribution is eligible for a reduced tax rate with this form. Please note this could delay the funds leaving the account by up to 3 business days. If your tax treaty claim is invalid, the distribution will be processed with 30% withholding.

6. Funding the Periodic Distributions

Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not make a selection, then payments will be made by liquidating/withdrawing assets from your core account investment vehicle ("core account") only (option A). If more space for investment information is needed, write "see attachment" in the investment name field, and list the information requested along with your name and account number on a separate sheet of paper, sign and date it and attach it to the form.

Periodic distributions can be made from your core account, money market mutual funds and certain other mutual fund positions only (check the prospectus to see if systematic withdrawals or periodic distributions are permitted); any other securities/positions in your IRA cannot be used to directly fund your periodic distribution plan.

NFS will place liquidating trades for the requested dollar amount of the scheduled distribution. Trades will be placed up to four business days prior to the scheduled date of distribution to allow for trade settlement. Back-end loads, redemption fees or transaction fees may result in insufficient funds to process the requested distribution.

Certain mutual funds may be closed to new investors. If one of these funds is subject to your distribution instructions, be aware that your position could be fully liquidated, and this would prohibit you from future investments in the fund.

Contingent Funding Options *Not available if you select "Proportional" funding (option C).*

You may select a contingent funding option to be used if there are insufficient funds available in your core account, and/or one or more of the money market mutual funds and/or other mutual funds selected. If you do not select either Contingent Funding Option on the form, then your contingent funding option will be to distribute from your core account only.

A. From any money market mutual fund position. By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance.

B. From any money market mutual fund and then other mutual fund positions. By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance. If there are insufficient funds in your other money market mutual fund positions, you are instructing NFS to make the distribution by liquidating assets from your other mutual fund positions in the same IRA, beginning with the mutual fund position with the lowest balance. If two eligible positions have identical balances, the liquidation will be made from the fund with the lowest CUSIP number. **Note:** Fully depleting a fund may result in insufficient funds to process the distribution.

Important Note: Distributions made in cash will be paid from the balance of your core account. It is your responsibility to ensure there are sufficient funds available in the core account to process the periodic distributions. If there are insufficient funds available in the core account to process the periodic distribution amount in accordance with your instructions, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 15-business-day period, the distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed. Moreover, if the use of a Contingent Funding Option requires the liquidation of all shares of a position(s) to satisfy the requested periodic distribution amount, your IRA may have insufficient funds to process the request due to market fluctuation.

7. Signature and Date

Before signing the distribution form, carefully read the **IRA Periodic 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 Periodic 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

2026 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.*)

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%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

*If married filing separately, use $400,450 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 2026, 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.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate (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. *(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.

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 $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22."

Example 2. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19."

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.

Note: If you are using the checkwriting feature on your IRA, state tax withholding may be required even if you have the option to opt out when using other payment methods. This is a limitation of the checkwriting feature.

If your legal state of residence is:	**Your withholding requirements are:**
IA[1], MA[2], 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[3], KS[3], 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[3], 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. Reference the *AR4P* or the *MI W-4P* forms for additional information about calculating the amount to withhold from your distributions.
CT	You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in a percentage. CT has specific withholding rules for lump sum distributions that are currently suspended until 2027. Reference the *CT W-4P* form for details.
MN, MS[4]	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 10.75% to be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld.
NE[3]	See the *All Other States* 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.

[1] If your distribution is considered qualified retirement income, you may elect not to have state income tax withheld.

[2] If your payment is over $1,107,750 (subject to adjustment) an additional 4% of state income tax will be applied to the distribution amount over this threshold.

[3] 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.

[4] 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.