

E\*TRADE Securities LLC  
P.O. Box 1542  
Merrifield, VA 22116-1542  
  
etrade.com

- Please do not use this form for distributions from a Coverdell Education Savings Account (aka Education IRA). (You must complete a Coverdell Education Savings Account Distribution Request Form.)
- Questions? E-mail us through [etrade.com](mailto:etrade.com) or call **1-800-387-2331** 24 hours a day, 7 days a week.

### 1 IRA Account Holder Information

Account Holder Name (first, middle initial, last)	Date of Birth (mm/dd/yyyy)	Social Security Number
Address	City/State/Province	ZIP/Postal Code
IRA Account Number <div style="display: flex; align-items: center; gap: 10px;"> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <span style="margin: 0 5px;">-</span> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> <div style="border: 1px solid black; width: 30px; height: 20px;"></div> </div>	Type of IRA <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> Rollover IRA <input type="checkbox"/> SEP-IRA <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> Beneficiary IRA	
Home Phone	Business Phone	

### 2 Beneficiary Information (only required if account holder is deceased)

Account Holder Name (first, middle initial, last)	Date of Birth (mm/dd/yyyy)	Social Security Number
Address	City/State/Province	ZIP/Postal Code
Relationship	Home Phone	Business Phone

### 3 Distribution Information

Until I give E\*TRADE Securities written instructions to the contrary, I direct E\*TRADE Securities or its affiliates to distribute the amount requested as follows:  
**Distribution Reason:** I direct E\*TRADE Securities to make a distribution from the IRA for the following reason:

- |  |  |
|--|--|
| <input type="checkbox"/> 1. Normal Distribution <i>Over age 59 1/2</i><br><input type="checkbox"/> 2. Premature Distribution <i>Under age 59 1/2</i> (\$25 fee may apply*)<br><input type="checkbox"/> 3. Premature Distribution with Exception<br><i>(under IRC 72(t) Life Expectancy Distribution) Attach method of calculation (does not apply to first time home buyer, medical, or education expenses)</i><br><input type="checkbox"/> 4. Disability pursuant to IRC 72(t)(2)(A)(iii)<br><input type="checkbox"/> 5. Transfer Pursuant to Death <i>attach certified copy of death certificate</i> | <input type="checkbox"/> 6. Beneficiary Distribution<br><b>Optional selection:</b><br><input type="checkbox"/> Life Expectancy Payments <i>I elect to deplete the account balance by taking payments over the applicable life expectancy period</i><br><b>Additionally, if the original owner died after age 70 1/2:</b><br><input type="checkbox"/> Remove RMD for the current year <i>I elect to remove the original owner's Required Minimum Distribution for the current year</i><br><input type="checkbox"/> 7. Revocation <i>within 7 days of opening account</i><br><input type="checkbox"/> 8. Transfer Pursuant to Divorce <i>attach copy of divorce decree</i><br><input type="checkbox"/> 9. Rollover to Employer Plan <i>attach payment instructions</i><br><input type="checkbox"/> 10. Excess Contribution Removal (\$25 fee may apply*) |
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\* Fee will be waived if combined E\*TRADE Securities brokerage account balances total over \$100,000 or you have placed 30 or more trades in the last 12 weeks.

#### If Excess Contribution Removal was selected, please answer the following questions:

Excess contribution was made in which taxable year? \_\_\_\_\_  
 Excess Contribution was made in the amount of \$ \_\_\_\_\_  
 What is your tax filing deadline for year of excess? \_\_\_\_\_  
 Excess was originally made to:  
 My IRA at E\*TRADE Securities (referenced above)  
 Other IRA: \_\_\_\_\_

Check one:

- The excess correction is on or before tax filing deadline *refund excess plus earnings (E\*TRADE Securities will calculate). Earnings may be negative, reducing amount withdrawn.*
- This excess correction is after tax filing deadline *refund excess (no earnings) only.*

#### Reallocation of Excess Contribution:

- Apply excess contribution towards tax year 20\_\_ and refund earnings (if withdrawn). To refund earnings please complete sections 4, 5, 6, and 7.  
 Apply both excess contribution and earnings (if withdrawn) towards tax year 20\_\_ . Cannot exceed contribution limit.

Continued on next page

## 4 Method of Distribution

Until I give E\*TRADE Securities written instructions to the contrary, I direct E\*TRADE Securities or its affiliates to distribute the amount requested as follows:

- Partial Payment of \$ \_\_\_\_\_  
*\*Please have requested funds available in cash or money market.*
- Balance of Account (lump sum)  
 If Balance of Account is checked:  
 Close Account    Leave Account open for future deposits
- Installment Payments: Amount \$ \_\_\_\_\_  
 Frequency  Monthly    Quarterly    Semi-Annually    Annually  
 Commencement Date \_\_\_\_/\_\_\_\_/\_\_\_\_

- Required Minimum Distribution  
 If you are over age 70 1/2 and your spouse beneficiary is more than 10 years younger than you, please indicate his/her date of birth: \_\_\_\_\_

## 5 Payment Instructions

**Make Payment by:**

- Check
- Express Mail (additional \$20.00 fee)
- Deposit to existing E\*TRADE Securities brokerage  
 account # 

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- Deposit to existing E\*TRADE Bank account #  

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- Direct Deposit to my:  
 Checking    Savings or    Wire (additional \$25.00 fee)
- Please complete the following information if you chose Direct Deposit or Wire:*  
 bank name \_\_\_\_\_  
 bank phone number \_\_\_\_\_  
 bank routing number (must be 9 digits) \_\_\_\_\_  

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 bank account number \_\_\_\_\_

If you chose Direct Deposit: Please be aware that you must add and verify your external bank account before submitting this request. To do this, log onto your account and select the **Transfer Money** page from the **Accounts** tab. Then click the **Add External Account** link.

## 6 Withholding Election (Form W-4P/OMB No. 1545-0074)

See reverse side of this form for the withholding notice information. Complete Federal and State withholding elections for all cash distributions. **If this section is not completed, 10 percent Federal withholding will apply to any cash distributions, along with any applicable State withholding.**

**Federal Withholding**

- Do not withhold Federal income tax.
- Withhold Federal income tax at a rate of \_\_\_\_%  
*(not less than 10 percent) from the amount withdrawn.*  
 Withhold additional Federal income tax of \$ \_\_\_\_\_  
*(in addition to above percentage elected).*

**State Withholding\***

- Do not withhold State income tax.
- Withhold State income tax from my requested amount in accordance with State requirements.

\* Note: State withholding will only be processed for the following states: AR, CA, DE, GA, IA, KS, ME, MA, NC, NE, OK, OR, VA and VT.

## 7 Signatures

I certify that I am the proper party to receive payment(s) from this IRA and that all information provided by me is true and accurate. I have read and understand the Rules and Conditions Applicable to Withdrawal on the back of this form and agree to abide by those rules and conditions. I further certify that no tax advice has been given to me by E\*TRADE Securities. All decisions regarding this withdrawal are my own. I expressly assume the responsibility for any adverse consequences that may arise from this withdrawal and agree that E\*TRADE Securities shall in no way be held responsible.

<div style="border: 1px solid black; height: 30px; width: 90%; margin-bottom: 5px;"></div> <p><b>X</b></p>	<div style="border: 1px solid black; height: 30px; width: 90%; margin-bottom: 5px;"></div>
Signature of IRA Holder or Beneficiary (if IRA Holder is Deceased)	Date

<div style="border: 1px solid black; height: 30px; width: 90%; margin-bottom: 5px;"></div>
Printed Name

**System response and account access times may vary due to a variety of factors, including trading volumes, market conditions, and system performance.**

The E\*TRADE FINANCIAL family of companies provides financial services that include trading, investing, and banking. E\*TRADE Securities LLC, Member FINRA. Accounts are carried by an affiliate, E\*TRADE Clearing LLC, Member FINRA/SIPC.

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## Rules and Conditions Applicable to Withdrawal

### GENERAL INFORMATION

You must supply all requested information so the Trustee or Custodian can do the proper tax reporting. You may not request a distribution on behalf of another beneficiary. The term IRA will be used below to refer to Traditional IRAs, Roth IRAs, SEP-IRAs, and SIMPLE IRAs, unless otherwise specified.

### DISTRIBUTION INFORMATION

If you are establishing periodic distributions from your IRA, you must:

1. Take at least the minimum amount required by the Internal Revenue Code if you are age 70½ or older.
2. Continue receiving distributions in the instructed manner until: (a) you furnish the Trustee or Custodian with new written instructions, (b) your death, or (c) your account is depleted, whichever occurs first.

### DISTRIBUTION REASON

You are required to give the reason for taking the withdrawal from the IRA. If more than one reason applies, you must complete a separate IRA Distribution Request Form for each reason.

1. If you are over age 59½, you may take IRA distributions anytime you wish, without incurring an IRS early distribution penalty. In a traditional IRA, You are responsible for taking the annual required minimum distribution upon your attainment of age 70½. You will have to pay the IRS a 50 percent penalty tax if you fail to take the required minimum distribution on time. For Roth IRA distributions, if you are over age 59½ and otherwise qualify, the distributions are not included in your gross income. Roth IRA holders are not subject to required minimum distribution requirements.
2. If you are under age 59½ and take a distribution from your IRA, it will generally constitute an early distribution. Unless an exception to the penalty applies, you must pay the appropriate penalty tax to the IRS. IRA holders who rollover an early distribution into another IRA (or in some cases a Roth IRA) will not be subject to the early distribution penalty. Payments made to pay medical expenses that exceed 7.5 percent of your adjusted gross income and distributions to pay for health insurance if you have separated from employment and have received unemployment compensation under a federal or state program for at least 12 weeks are exempt from the 10 percent tax; payments to cover certain qualifying education expenses and qualified first-time home purchases (up to \$10,000) and qualified reservist distributions are all exempt from the 10 percent penalty. However, these distributions are reported to the IRS using Code 1, and you must file IRS Form 5329 to claim an exemption. You must include all earnings you receive from the Roth IRA in your gross income unless you receive qualifying distributions or roll the distribution back into a Roth IRA. You may take a distribution from a SIMPLE IRA at any time. However, if you are under age 59½, distributions taken from your SIMPLE IRA during the first two years following the date you first participated in your employer's SIMPLE plan are generally subject to a 25 percent early distribution penalty.
3. If you are under 59½ and take "substantially equal periodic payments" (as defined in Internal Revenue Code (IRC) Section 72(t)(2)(A)(iv)) from your IRA, you may qualify for an exception to the early distribution penalty.
4. You may take a distribution due to disability only if the disability renders you unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or lead to your death.
5. A transfer may be made by a beneficiary under a transfer due to death. If you are requesting a transfer as a beneficiary, you must furnish a certified copy of the death certificate. You must also furnish a Beneficiary IRA application if you are transferring the funds into a new Beneficiary IRA.
6. You may take a distribution from a Beneficiary IRA at any time for any amount, up to the balance of the account. If you wish to request only the minimum required withdrawal, please indicate in the optional Life Expectancy Payments selection box.
7. If you receive a disclosure statement at the time you establish your IRA or Roth IRA, you have the right to revoke your account within seven calendar days of its establishment. If revoked, you are entitled to a full return of the contribution made.
8. A transfer may be made by an IRA holder and a recipient under a transfer due to divorce. The following documents are required to process a divorce transfer: Official Divorce Decree signed by a judge referencing the settlement, IRA Application from receiving party (if they do not already have an IRA) and the IRA Distribution Request Form from the releasing party.
9. If you qualify, you may rollover taxable IRA assets to your employer's qualified plan, tax-sheltered annuity (403(b)), or 457 plan. The rules governing rollovers are very complex. You are advised to see a competent tax advisor if you have questions regarding eligibility to complete a rollover.
10. If you have made an excess contribution to your IRA, you must take the appropriate steps to remove or redesignate the distribution. Depending on when you take the necessary corrective action and the amount of the excess contribution, you may have to pay the IRS either an excess contribution or early distribution penalty tax, or both. Code 1, 7, 8, or P (or a combination of these codes) will be applicable on IRS Form 1099R depending on the timing of the removal.

You must include all amounts you receive from the IRA in your gross income except amounts attributable to nondeductible contributions and amounts rolled back into an IRA, qualified plan, 403(b) or 457 plan. You will receive distribution reports from the Trustee or Custodian to assist you with reporting this income.

### AGE 70½ LIFE EXPECTANCY ELECTIONS

You are required to take a minimum distribution from your IRA by April 1 of the year following the year you attain age 70½ (required beginning date) and the end of that year and of each year thereafter. The minimum distribution for any taxable year is equal to the amount obtained by dividing the account balance at the end of the preceding year by the appropriate life expectancy factor. Waiting until April 1 of the following year will require you to take a second payment that year so you may want to indicate for which tax year the required minimum distribution is for, so you do not miss a payment.

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**Basic Information About Withholding from Pensions and Annuities**

Generally, federal income-tax withholding applies to payments made from pension, profit sharing, stock bonus, annuity, and certain deferred compensation plans, IRAs, and commercial annuities.

**Purpose of Form W-4P**

Unless you elect otherwise, federal income tax will be withheld from payments from Individual Retirement Accounts (IRAs). You can use Form W-4P, or a substitute form, such as that contained on this form, furnished by the Trustee or Custodian, to instruct your Trustee or Custodian to withhold no tax from your IRA payments (or to revoke this election). This substitute form should be used only for distributions from IRAs that are payable upon demand.

**Nonperiodic Payments**

Payments from IRAs that are payable upon demand are treated as nonperiodic payments for federal income-tax purposes. Generally, nonperiodic payments must have income tax withheld at a rate of not less than 10 percent.

You can elect to have no income tax withheld from a nonperiodic payment (IRA payment) by filing Form W-4P or a substitute form with the Trustee or Custodian and checking the appropriate box on that form. Your election will remain in effect for any subsequent distribution unless you change or revoke it. For more information please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices.

**State Withholding**

Unless you elect otherwise, State income tax will be withheld as follows:

AR	3% of gross payment
CA	10% of Federal tax withheld
DE	5% of gross payment
GA	6% of gross payment
IA	5% of gross payment
KS	5% of gross payment
ME	5% of gross payment
MA	6% of gross payment
NC	4% of gross payment
NE	5% of gross payment
OK	5% of gross payment
OR	9% of gross payment
VA	4% of gross payment
VT	28% of Federal tax withheld

The election to not have income tax withheld does not apply to any payments that are delivered outside the U.S. or its possessions to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions may choose not to have income tax withheld only if an individual completes Form W-8BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding*, or satisfies the documentation requirements as provided under the regulations.

**Caution:** Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505. It explains the estimated tax requirements and penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your IRA using Form W-4P.

**Revoking the Exemption from Withholding**

If you want to revoke your previously filed exemption from withholding, file another Form W-4P with the Trustee or Custodian and check the appropriate box on that form.

**Statement of Income Tax Withheld from Your IRA**

By January 31 of next year, you will receive a statement from your Trustee or Custodian, showing the total amount of your IRA payments and the total federal income tax withheld during the year. Copies of Form W-4P will not be sent to the IRS by the Trustee or Custodian.

**SIGNATURES**

Your signature is required to certify that the information you have provided is true and correct and that you are aware of all the circumstances affecting this IRA withdrawal.