

E*TRADE Securities LLC
 P.O. Box 484
 Jersey City, NJ 07303 – 0484
 General Fax: 1-866-650-0003

- Trying to take a distribution from a Beneficiary IRA or due to the death of an IRA account holder? Use our [Beneficiary Distribution Request Form - IRA](#) instead.
- Did you know you can request common types of distributions online? Please visit www.etrade.com/onlinedistribution. It's easier and faster!
- Need Help? Send us a Secure Message through www.etrade.com or call 1-877-921-2434 from 7AM to 12AM EST, Monday through Friday.

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E*TRADE Securities IRA Account Number

| 1. IRA ACCOUNT HOLDER INFORMATION <i>(Guardian Information if Minor IRA)</i> | | | | | |
|--|------------------------|--------------|---|--------------|-----------------------|
| Account Holder Name (first, middle initial, last) | | | Account Type | | |
| | | | <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Rollover IRA <input type="checkbox"/> Roth IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> SIMPLE IRA | | |
| Address | | | City, State/Province | | Zip/Postal Code |
| | | | | | |
| Date of Birth (mm/dd/yyyy) | Social Security Number | Country Code | Home Phone Number | Country Code | Business Phone Number |
| | | | | | |

2. DISTRIBUTION REASON

ADDITIONAL INFORMATION MAY BE REQUIRED TO COMPLETE YOUR DISTRIBUTION REQUEST. **PLEASE REVIEW THE ADDITIONAL REQUIREMENTS AND INFORMATION ON PAGE 4 REGARDING THE DISTRIBUTION REASONS LISTED BELOW.**

- 1A. Normal Distribution** *(over age 59½)*
- 1B. Normal Distribution - Roth IRAs** *(over age 59½)*
 This is a **Qualified Distribution**
- 2A. Premature Distribution*** *(under age 59½)*
This option also applies for first time home buyers, medical/ Health Savings Accounts (HSA), or education expenses.
- 2B. Premature Distribution* - SIMPLE IRAs** *(under age 59½)*
This option also applies for first time home buyers, medical/ Health Savings Accounts (HSA), or education expenses.
 It has been **more than 2 years since my first SIMPLE IRA contribution**
- 3. Premature with Exception: Substantially Equal Periodic Payments**
You must attach a calculation, pursuant to IRC 72(t)(2)(A)(iv).
- 4. Excess Contribution Removal***
Also complete Section 3: Excess Removal.

* A \$25 fee may apply. The fee will be waived if combined E*TRADE Securities brokerage account balances total at least \$100,000 or you have placed 30 or more trades in the preceding calendar quarter.

- 5. Revocation** *(within 7 days of opening account)*
- 6. Disability**
Pursuant to IRC 72(m)(7)
- 7. Transfer Pursuant to Divorce**
Also attach a copy of the full divorce decree.

| | | | | | | | | | |
|------------------|---|--|--|--|--|--|--|--|--|
| Recipient's Name | Recipient's E*TRADE IRA (Required) | | | | | | | | |
| | <table border="1" style="width: 100%; height: 20px;"> <tr> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> <td style="width: 15%;"></td> </tr> </table> | | | | | | | | |
| | | | | | | | | | |

- 8. Direct Rollover to Qualified Employer Plan**
Also complete the section below.
- | |
|---|
| Employer Plan Name |
| Employer Plan Account Number |
| Make Check Payable To |
| Employer Plan Address <i>(direct rollover check will be mailed to this address)</i> |
| |
| |

3. EXCESS REMOVAL (complete if option 4 was selected in Section 2)

1. To what tax year does the Excess Contribution currently apply?

2. This Excess Contribution correction is being requested:

- A. Before the tax filing deadline
 Refund excess including earnings amount, which may be negative. E*TRADE will calculate the net earnings attributed to the excess amount.
- B. After the tax filing deadline, plus extensions
 Refund excess only. E*TRADE will **not** calculate any earnings attributed to the excess amount.

3. Did you make the excess contribution to an IRA with E*TRADE or another institution?

- A. To my E*TRADE Securities IRA (referenced on page 1)
- B. To an IRA at another institution
 You must attach the contra-account statement showing the contribution(s) and date(s).

4. What would you like to do with the excess contribution amount? (Requested funds must be available in the account for withdrawal)

- A. Apply as a current year contribution to my E*TRADE Securities IRA (referenced on page 1)
- B. Refund my excess contribution

5. What would you like to do with any positive earnings that may exist? (Do not complete if you marked 2B in this section)

- A. Apply as a current year contribution to my E*TRADE Securities IRA (referenced on page 1)
 If the application of earnings to the current tax year will create an excess contribution, the earnings will be disbursed to you by check to the address of record, instead.
- B. Refund my earnings attributed to the excess contribution

4. METHOD OF DISTRIBUTION (also see additional information beginning on page 5)

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:

- One Time Payment of \$** _____
 Requested funds must be available in the account for withdrawal.
- Balance of Account (lump sum)**
 Also mark an option below.
- Close Account Leave Account open for future deposits
- Transfer Securities In-Kind**
 You are not required to sell securities before taking distributions. In Section 5 indicate the E*TRADE brokerage account to which you would like to have the securities transferred.
- All securities positions
- Only the securities & quantities listed below
- Required Minimum Distribution Over age 70½**
 Check this box to have your Required Minimum Distribution calculated for you without having to specify an exact amount.
- If you are over age 70 ½, your spouse beneficiary is the sole primary beneficiary, and he/she is more than 10 years younger than you, please indicate his/her date of birth:
 _____ (MM/DD/YYYY)

- Installment Payments of (choose one):**
 Requested funds must be in the account and available for withdrawal at the time each installment payment is processed.

- \$ _____ Dividends and Interest

Frequency (choose one):

- Monthly Quarterly
- Semi-Annually Annually

Starting Date (MM/DD/YYYY): _____

| Security Symbol/Description* | Quantity* |
|------------------------------|-----------|
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |
| _____ | _____ |

* Attach a signed letter of instruction to list additional positions and quantities.

Installment Payments:
 If you choose Direct Deposit in Section 5, be aware that **you must complete the following steps before submitting this request.**

- 1) Add an external account
- 2) Verify the external account
- 3) Activate your external account for outgoing transfers

Find instructions on how to complete the three-step process at www.etrade.com/quicktransfer_setup

5. PAYMENT INSTRUCTIONS

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

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | |
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- Deposit to existing E*TRADE Bank account number:

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|--|--|--|--|--|--|--|--|--|--|--|
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- Direct Deposit* to my:
 - Checking Savings
- Wire* (additional \$25.00 fee)

*** Complete the following information if you chose Direct Deposit or Wire**

Bank Name

Bank Routing Number (ABA)

| | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|
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Bank Account Number

6. WITHHOLDING ELECTION (FORM W-4P/OMB NO. 1545-0074)

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.



See pages 6 and 7 of this form for the *Withholding Notice Information*. Federal and State withholding elections should be provided for all distributions.

* If this section is not completed, 10 percent Federal withholding will apply to any distributions (Roth distributions are excluded), along with any applicable State withholding.
 ** State withholding will only be processed for the following states: AR, CA, DC, DE, GA, IA, KS, MA, ME, MI***, NC, NE, OK, OR, VA, and VT
 *** Michigan residents: See information on page 6, regarding mandatory state tax withholding.

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 page 4 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.

X

Signature of IRA Holder

Printed Name

All fields in this section are required.

Date

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 including trading, investing and related banking products and services to retail investors. E*TRADE Securities LLC accounts are carried by E*TRADE Clearing LLC, Member FINRA/SIPC. Securities products and services are offered by E*TRADE Securities LLC, Member FINRA/SIPC. E*TRADE Securities and E*TRADE Clearing are separate but affiliated companies.

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Rules and Conditions Applicable to Withdrawals

GENERAL INFORMATION

E*TRADE Financial Corporation and its affiliates do not provide tax advice and you always should consult your own tax adviser regarding your personal circumstances before taking any action that may have tax consequences.

You must supply all requested information so that E*TRADE Clearing can do the proper tax reporting. The term "IRA" will be used below to refer to Traditional IRAs, Rollover IRAs, Roth IRAs, SEP-IRAs, and SIMPLE IRAs, unless otherwise specified.

SECTION 2 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 distribution reason. Only one reason may be applied per distribution amount.

1A. Normal Distribution

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 (RMD) upon your attainment of age 70½. You will have to pay the IRS a 50 percent penalty tax if you fail to take the RMD on time. Roth IRA accounts are not subject to RMD requirements.

1B. Normal Distribution for Roth IRAs

For Roth IRA distributions, if you are over age 59½ and otherwise qualify, the distributions are not included in your gross income. Qualified Roth IRA distributions are reported on the IRS form 1099R using Code Q. Distributions to Roth IRA holders over age 59½ are reported on the IRS Form 1099R using Code T, unless they are qualified distributions. If five years have passed since your initial Roth IRA contribution or conversion year, and: (1) you are over age 59½, (2) your distribution is on account of death, or (3) you are disabled, then your distribution is a Qualified Distribution.

"This is a Qualified Distribution" check box should be marked if you have satisfied the 5 year holding period AND at least one of the criteria listed in the paragraph above.

If your Roth IRA was transferred to E*TRADE within the 5 year holding period, attach an account statement from your previous financial institution showing when your first Roth IRA contribution was made. Alternatively, you may attach IRS Form 5498 indicating when your first Roth IRA contribution was made. This will ensure proper coding of your Roth IRA distribution.

2A. Premature Distribution

If you are under age 59 ½ 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 10 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 a lifetime limit of \$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 from the 10 percent penalty. 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.

2B. Premature Distribution from SIMPLE IRAs

You may take a distribution from a SIMPLE IRA at any time. However, if you are under age 59 ½, distributions taken during the first two years following the date your first SIMPLE IRA contribution was deposited into your SIMPLE IRA plan are generally subject to a 25 percent early distribution penalty, unless an exception applies. Payments made to pay medical expenses that exceed 10 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 25 percent tax; payments to cover certain qualifying education expenses and qualified first-time home purchases (up to a lifetime limit of \$10,000) and qualified reservist distributions are all exempt from the 25 percent penalty. However, these distributions are reported to the IRS using Code S, and you must file IRS Form 5329 to claim an exemption from the 25 percent penalty.

"It has been more than 2 years since my first SIMPLE IRA contribution" check box should be marked if it has been more than 2 years since the first deposit into your SIMPLE IRA, no matter where the account was held.

If your SIMPLE IRA was transferred to E*TRADE within the last 2 years, attach an account statement from your previous financial institution showing when your first SIMPLE IRA contribution was made. Alternatively, you may attach IRS Form 5498 indicating when your first SIMPLE IRA contribution was made. This will ensure proper coding of your SIMPLE IRA distribution.

3. **Premature with Exception: Substantially Equal Periodic Payments - Provide calculation, pursuant to IRC 72(t)(2)(A)(iv)**
 If you are under 59 ½ 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. Once this payment series begins, generally, the payment schedule may not be altered for a period of five years (60 months) or attainment of age 59 ½, whichever is longer. Funds may not be added or subtracted from the account in any way, including contributions, transfers in or out, and distributions from the account other than the calculated payment once the payment period is complete. The account you are requesting this payment schedule for must have sufficient cash funds for the distribution. A missed payment not corrected by year’s end constitutes an alteration of the schedule and will terminate the exception. Please consult with a financial or tax professional before submitting this request.made.

4. **Excess Contribution Removal**
 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.

If you marked Excess Contribution Removal as your distribution reason, you must complete Section 3: EXCESS REMOVAL.

5. **Revocation**
 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 (7) calendar days of its establishment. If revoked, you are entitled to a full return of the contribution made.

6. **Disability**
 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.

7. **Transfer Pursuant to Divorce**
 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 the party does not already have an IRA with the same registration) and the IRA Distribution Request Form from the releasing party.

8. **Direct Rollover to Qualified Employer Plan**
 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.

For Direct Rollovers to a Qualified Employer Plan, E*TRADE Clearing will send assets directly to that plan. Checks are typically be made out to the plan, for the benefit of the IRA holder. If you are unsure to whom the check should be made payable, check with your plan administrator. Checks are mailed to the Employer Plan Address supplied by you, in this section.

**SECTION 3
 EXCESS
 REMOVAL**

If you indicated the reason for your distribution is an excess contribution removal, you must complete this section.

Question 5: If you marked response "A", please note that if the application of earnings to the current tax year will create an excess contribution, the earnings will be disbursed to you by check to the address of record, instead.

**SECTION 4
 METHOD OF
 DISTRIBUTION**

Complete this section to give details about your distribution amount, and timing. You may select multiple options. Additional instructions regarding some situations are provided below.

General
 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 E*TRADE Clearing with new written instructions, (b) your death, or (c) your account is depleted, whichever occurs first.

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.

Additional Instructions

If you would like to distribute the full balance of your account, including the in-kind distribution of all securities in your portfolio:

1. You may select both the option for "Balance of Account (lump sum)" and "Transfer Securities In-Kind"
2. In Section 5. Payment Instructions, you **must then select** the option "Deposit to existing E*TRADE Securities brokerage account number." Selection of a different option in Section 5 is not permitted for distribution of securities in-kind.

If you would like to distribute a portion of your account balance, including the in-kind distribution of any securities in your portfolio:

1. You may select both the option for "One Time Payment of \$____" and "Transfer Securities In-Kind".
2. In Section 5. Payment Instructions, you **must then select** the option "Deposit to existing E*TRADE Securities brokerage account number." Selection of a different option in Section 5 is not permitted for distribution of securities in-kind.

If you would like an in-kind distribution of securities, only, from your account.

1. Select the option for "Transfer Securities In-Kind".
2. In Section 5. Payment Instructions, you **must then select** the option "Deposit to existing E*TRADE Securities brokerage account number." Selection of a different option in Section 5 is not permitted for distribution of securities in-kind.

If you would like recurring distributions to occur at regular intervals from your account.

1. Select the option for "Installment Payments of (choose one)"
2. Specify if you would like a fixed dollar amount to be distributed, or the sum of all dividends & interest that posted to your account during the cycle. Make only one selection per distribution form.
3. Indicate the frequency and starting date of the installment payments.
4. Please remember requested funds must be available for withdrawal from the account at the time each installment payment is processed. E*TRADE will not liquidate positions in order to free up cash for the purpose of distribution.

**SECTION 5
PAYMENT
INSTRUCTIONS**

Complete this section to indicate where your distribution cash and/or in-kind securities should be directed. In-kind security transfers may only be directed to an E*TRADE Securities brokerage account.

**SECTION 6
WITHHOLDING
ELECTION**

Complete this section to indicate if you would like Federal and/or State income tax withholding from the value of your distribution.

Withholding Notice Information

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.

Form W-4P/OMB No. 1545-0074

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 E*TRADE Clearing, to instruct E*TRADE Clearing to withhold no tax from your IRA payments (or to revoke this election).

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 E*TRADE Clearing 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 | 5% of gross payment | ME | 5% of gross payment |
| CA | 10% of Federal tax withheld | MI | 4.25% of gross payment (see additional information below) |
| DC | 8.95% of gross payment | NC | 4% of gross payment |
| DE | 5% of gross payment | NE | 5% of gross payment |
| GA | 6% of gross payment | OK | 5.25% of gross payment |
| IA | 5% of gross payment | OR | 8% of gross payment |
| KS | 5% of gross payment | VA | 4% of gross payment |
| MA | 5.20% of gross payment | VT | 24% of Federal tax withheld |

Michigan residents born on, or after 01/01/1946, are subject to a *mandatory* MI state tax withholding, regardless of their federal tax withholding election. The mandatory state tax withholding does not apply to Roth IRA account types. If you are a resident of Michigan, born on or after 01/01/1946, and select the option "Do not withhold State income tax" in section 6, you must also provide a completed form MI W-4P with this distribution request form. Failure to provide form MI W-4P will result in the processing of this distribution request with the mandatory state tax withholding.

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 E*TRADE Clearing and check the appropriate box on that form.

**SECTION 7
SIGNATURES**

Statement of Income Tax Withheld from Your IRA

By January 31 of next year, you will receive a statement from E*TRADE Clearing 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 E*TRADE Clearing.

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. Your printed name and the date are also required.