

Account Number



# Premiere Select® IRA

## Periodic Distribution Request

Use this form to establish, change, or delete a periodic distribution plan for a Premiere Select IRA. Use one form for each Premiere Select IRA. Type on screen or print out and fill in using CAPITAL letters and black ink. Read the attached Customer Instructions, Terms and Conditions before completing this form.

### 1. Account Owner

Provide all information requested.	Account Owner First Name	M.I.	Last Name
	Social Security or Taxpayer ID Number		

### 2. Distribution Request

#### Type of Request

Check one.  Establish a new distribution plan

Fill out ONLY sections with changes.  Change an existing distribution plan

Skip to Section 4.  Delete an existing distribution plan

*If you have multiple plans and are changing or deleting an existing plan, include the plan number. Obtain the plan number from your investment representative.*

#### Reason for Distribution

Check one.  Normal *Current age is 59½ or older.*

Premature *Current age is under 59½.*

Disability *Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.*

Death distribution *Taking distributions from an IRA Beneficiary Distribution Account (BDA)*

#### Periodic Distribution Instructions

Check one option (A through D), then provide any required information.

A. Fixed amount per period:

B. Fixed period — deplete the entire balance over:

C. Life expectancy distribution from an IRA-BDA

*If you select C, you must choose Single or Another individual's life expectancy.*

Single life expectancy of account owner

Another individual's life expectancy whose date of birth is:

*This is optional.*  Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

*If you select D, these are optional.*  D. Required minimum distribution (RMD) or ROTH IRA life expectancy distribution *Not available for IRA-BDAs.*

Recalculation due to change in beneficiary

Spousal exception

Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

RMD/Life Expectancy PLUS — increase each of my RMD/Life Expectancy payments by the amount of:



**First Year RMD** *Optional. Only applies if you selected Option D as your Periodic Distribution Instructions.*

Check one. Not applicable to Roth IRA Life Expectancy Distributions.

- Defer last year's RMD until Jan 1-April 1 of this year  
 Defer this year's RMD until Jan 1-April 1 of next year

Complete if deferring your First Year RMD. ▶

Calculate and distribute my first year RMD on:

Date (Jan 1 - April 1 ONLY) MM-DD-YYYY

**Frequency of Periodic Distribution Payments**

Check one.  Annually *Default if no choice indicated.*

If Payment Frequency is not selected, payments will be made annually based on the Month and Year of First Withdrawal provided.

- Monthly  
 In the selected months of: 
  Jan  Feb  Mar  Apr  May  Jun  
 Jul  Aug  Sept  Oct  Nov  Dec

Day of Month Each Withdrawal Will Occur:

Day DD

All subsequent payments will be made on this day of the month. If you do not provide a day of the month, payments will be made on the 5th of the month.

If Payment Frequency and Month and Year of First Withdrawal are not provided, payments will be made annually in December.

Month and Year of First Withdrawal:

Month MM Year YYYY

**Funding for the Periodic Distribution Requested** *Payments will be made by liquidating from the selection.*

Check one and provide any required information.

- A. Core account ONLY  
 B. Core account AND all your money market mutual funds and other mutual funds proportionately  
 C. Money market mutual funds and/or other mutual funds in the proportions noted below:

Use whole number percentages only. ▶

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

Total Must add up to 100%.  .0%

**Contingent Funding Options** *Optional selection. Will be used ONLY if main source has insufficient funds.*

- Check one.  A. Any money market mutual fund position  
 B. Any money market mutual fund and then other mutual fund positions

## Payment Method

Check one and provide any required information.

- A. Cash distribution to a non-retirement brokerage account:

Account Number

- B. Check mailed to the account address of record
- C. Check paid and/or mailed to an alternate payee and/or address:

Payee First Name	M.I.	Last Name
Address		
City	State/Province	Zip/Postal Code

You only need to provide the EFT instructions if no EFT instructions are on the Premiere Select IRA or if there are multiple EFT instructions on the Premiere Select IRA. Ask your bank for the routing number.

- D. Electronic funds transfer (EFT) to bank or credit union account  
Note that NFS is unable to verify the registration on any account receiving funds by EFT

- Checking Provide account information or attach voided check.
- Savings Provide account information.

Bank Routing Number	Bank Name
Bank Account Number	Owner(s) Name(s) Exactly as on Bank Account

## 3. Tax Withholding Elections

Complete this section only if the account owner is a U.S. person (including a U.S. resident alien). The tax withholding elections below will apply to each payment in the series until changes to elections are made in writing. Changes to your tax elections for subsequent distributions can be made by completing a Premiere Select IRA Periodic Distribution Request and submitting it to your investment representative.

### Federal Income Tax Withholding

Check one. If no election is made, federal income tax will be withheld from your distributions at a rate of 10% (Roth IRA and Roth IRA-BDA distributions excluded).

- Do not withhold federal income tax from my IRA distributions
- Withhold federal income tax from my IRA distributions at the percentage rate of:

Percentage	If the percentage rate entered is less than 10%, then federal income tax at a rate of 10% will be withheld.

### State Income Tax Withholding

Check one. Do not make an election if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY.

The state of residence in the legal address on this Premiere Select IRA will determine the state income tax withholding requirements for your distributions.

- Do not withhold state income tax from my IRA distributions For residents of CA, NC, and OR, this box must be checked if federal income taxes are being withheld and you do not want state income taxes withheld. For residents of DE, this box must be checked regardless of whether or not federal income taxes are being withheld if you do not want state income taxes withheld.
- Withhold state income tax from my IRA distributions in accordance with the minimum amount or percentage, if any, as determined by the requirements of my state of residence If your state does not provide a minimum amount or percentage for withholding and a specific percentage was not provided in the section below, state income taxes will not be withheld from your distributions.
- Withhold state income tax from my IRA distributions at the percentage rate of:

Percentage	If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.



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

By signing below, you:

- certify that you have carefully read, fully understand, and agree to comply with, the **Customer Instructions, Terms and Conditions** including the **Notice of Withholding** attached to this **Premiere Select IRA Periodic Distribution Request**
- authorize and request National Financial Services LLC ("NFS") to make the above distributions from your Premiere Select IRA indicated above
- certify that the information supplied on this form is complete and accurate
- represent that, to the extent you have requested a distribution due to disability, you meet the meaning of disabled, as indicated in IRC Section 72(m)(7)
- certify, under the penalties of perjury, that if you are a U.S. citizen or other U.S. person (including a resident alien individual), the number shown in Section 1 of this form is your correct taxpayer identification number (or Social Security Number), and if you are not a U.S. person (including a U.S. resident alien), you have previously submitted IRS Form W-8BEN and included your U.S. taxpayer identification number (or Social Security Number) in order to claim tax treaty benefits, if applicable
- acknowledge, if requesting distribution via EFT, that NFS cannot verify the account registration at the receiving institution
- indemnify the Custodian of your Premiere Select IRA and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that you fail to meet the IRS requirements regarding distributions from your Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, SIMPLE-IRA, IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account, as applicable

*Either the Account Owner or an Authorized Signator must print name, sign, and date.*

Account Owner Name <i>First, M.I., Last</i>	
Account Owner Signature	Date <i>MM - DD - YYYY</i>
SIGN	

  

Authorized Signator Name <i>First, M.I., Last</i>	
Authorized Signator Signature	Date <i>MM - DD - YYYY</i>
SIGN	



# Premiere Select® IRA Periodic Distribution Request

## Customer Instructions, Terms and Conditions

The attached form should be used to request periodic distributions from your Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, SIMPLE IRA, IRA Beneficiary Distribution Account, or Roth IRA Beneficiary Distribution Account ("Premiere Select IRA"), to change an existing periodic distribution plan, or to delete an existing periodic distribution plan. If you wish to request a distribution from more than one Premiere Select IRA, you must complete a separate form for each Premiere Select IRA.

Please read these Customer Instructions, Terms and Conditions carefully before completing 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, please consult with your tax advisor.

Upon depletion of all assets in your Premiere Select IRA, a \$75 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select IRA Application or in some other manner acceptable to the IRA Custodian, Fidelity Management Trust Company ("Custodian"), if applicable, will be collected from the final distribution amount. If your periodic distribution plan results in an account balance that is less than the amount of any fees due, which include the 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. Please 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 Premiere Select IRA may be closed.

If you have any questions, please consult your Broker, Financial Advisor or Investment Professional ("investment representative").

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

### 1. Account Owner

Please provide all information requested.

### 2. Distribution Request

#### Type of Request

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

#### Reason for Distribution

Please indicate the reason for your distribution to ensure appropriate tax reporting, choosing only one. 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, 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 your tax advisor regarding the tax implications associated with each Reason for Distribution choice.

If you wish to take death distributions from inherited IRA assets, you must first establish and transfer the assets to an IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account ("IRA-BDA"), as applicable, and then take the death distributions from the IRA-BDA. If you are a spouse beneficiary and you wish to transfer the decedent's IRA to your own IRA, do not complete this form. Please contact your investment representative for additional instructions.

If you wish to take a disability distribution, refer to Section 72(m)(7) of the IRC for more information.

### Periodic Distribution Instructions

Complete this section, choosing one of the 4 options listed.

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

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

**C. Life expectancy distribution from an IRA-BDA** Life expectancy distributions from an IRA-BDA are not an RMD calculation service. If you are establishing a periodic distribution plan to satisfy your RMD, please consult with your 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. If you do not indicate the life expectancy to be used to calculate the distribution, your distribution will be calculated based on your single life expectancy. If you choose to have your payments based on another individual's life expectancy, you must provide that individual's date of birth. Additional paperwork may be required; please 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, 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 Periodic Distribution Payments section.

**D. Required minimum distribution (RMD) or Roth IRA life expectancy distribution** (Not available to IRA-BDAs) RMDs can be requested for Premiere Select Traditional IRAs, Rollover IRAs, SEP-IRAs 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 ("Life Expectancy Distributions"). Your RMD/Life Expectancy Distribution, including a first year RMD that is being deferred to April 1 of this 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")** You may elect 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 you elect the spousal exception, 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 wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD/Life Expectancy calculation, please provide the amount.

With **RMD/Life Expectancy 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 payments for the year and distributed in accordance with your instructions.

Please note the following with respect to choices offered in the Periodic Distribution Instructions section:

- RMD/Life Expectancy calculations will only include your Premiere Select IRA indicated on the form. If you maintain IRAs 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 would like your distribution amount adjusted for distributions already taken within the applicable distribution year, you must notify NFS in writing of the date(s) and the distribution amount(s) already taken.
- If you maintain an RMD plan and if you change your beneficiary designation at anytime during the year by submitting a properly completed Premiere Select 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 Premiere Select 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.

### 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 the Custodian. Please keep in mind mail and processing time when providing the **Month and Year of First Withdrawal**.

The **Month and Year of First Withdrawal** cannot be greater than one year from the date of receipt of this distribution request by the Custodian. If a **Month and Year of First Withdrawal** is 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 Month Each Withdrawal Will Occur** must be the same day for each payment period. If no **Day of Month Each Withdrawal Will Occur** is provided, payment(s) will be made on the 5th day of the month(s).

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.

### Funding for the Periodic Distribution Requested

Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not select either option A, B, or C, 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, please list the information requested along with your name, account number and U.S. taxpayer identification number (or Social Security 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 Premiere Select 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, please be aware that your position could be fully liquidated, and this would prohibit you from future investments in the fund.

### Contingent Funding Options

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 in the Funding for the Periodic Distribution Requested section. 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. The options on the form are:

**A. Any money market mutual fund position** By checking this box, if there are insufficient funds in your core account, you are instructing the Custodian

to make the distribution by liquidating assets from your other money market mutual fund positions in the same Premiere Select IRA, beginning with the money market mutual fund position with the lowest balance.

**B. 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 the Custodian to make the distribution by liquidating assets from your other money market mutual fund positions in the same Premiere Select 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 the Custodian to make the distribution by liquidating assets from your other mutual fund positions in the same Premiere Select 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.

**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 the Funding Options and/or Contingent Funding Options you choose, 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 Premiere Select IRA may have insufficient funds to process the request due to market fluctuation.

### Payment Method

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (the second option described below).

**A. Cash distribution to a non-retirement brokerage account** If you want cash distributed to your new or existing non-retirement brokerage account, please check this box and provide your account number. An application must be completed to establish a new non-retirement brokerage account.

**B. Check mailed to the account address of record** Checks will be mailed to the mailing address of record on your Premiere Select IRA.

**C. Check paid and/or mailed to an alternate payee and/or address** If you want checks paid to a payee other than the Premiere Select IRA owner and/or mailed to an address other than the mailing address of record, check this box and provide complete alternative payee and/or alternative address information.

**D. Electronic funds transfer (EFT) to a bank or credit union account** If you would like the distributions to be deposited directly to your bank or credit union account via EFT you must have EFT instructions on your Premiere Select IRA. If your Premiere Select IRA is not currently set up for EFT, please note that it will take up to 14 days to establish EFT instructions. To add EFT instructions, complete the **Bank Information** section or attach a voided check. Once EFT is established, please allow 2-3 days after the date the distribution is processed for funds to reach your bank or credit union. In order to send your distribution via EFT, the recipient bank must be a member of the Automated Clearing House.

### 3. Notice of Withholding

Please read carefully before completing the Tax Withholding Elections section of the form.

Your IRA distributions, other than Roth IRA and Roth IRA-BDA distributions, are subject to federal (and in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box or Personal Mail Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on your periodic distribution request, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distributions (excluding Roth IRA and Roth IRA-BDA distributions) at a rate of at least ten percent (10%). Federal income tax will not be withheld from a Roth IRA or Roth IRA-BDA unless you elect to have such tax withheld.

If federal income tax is withheld from your distribution, state income taxes may also be withheld. Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence is determined by your legal address of record provided for your Premiere Select IRA.

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

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, prior to submitting the distribution request form to claim tax treaty benefits, if applicable. A distribution will be subject to applicable non-treaty tax withholding rates if you fail to provide your investment representative with Form W-8BEN. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

**Residents of AR, IA, KS, MA, ME, OK, and 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.

**Residents of CA, NC, and 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.

**Residents of DE** State income tax of at least your state's minimum requirements must be withheld regardless of whether or not federal income tax is withheld unless you elect not to have state income taxes withheld.

**Residents of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, and WY** State income tax withholding is not available on your IRA distributions. Please consult your tax advisor, state agency, or investment representative for more information.

**Residents of all other states and the District of Columbia** You are not subject to mandatory state income tax withholding; however, you may elect voluntary state income tax withholding in 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.

**Important** State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Please consult with your investment representative to obtain the most up-to-date information pertaining to your state.

#### 4. Signature and Date

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Before signing the **Premiere Select IRA Periodic Distribution Request**, please carefully read the **Premiere Select IRA Custodial Agreement and Disclosure Statement**, **Premiere Select Roth IRA Custodial Agreement and Disclosure Statement**, or **Premiere Select SIMPLE IRA Custodial Agreement and Disclosure Statement**, as applicable, as well as all sections of the **Premiere Select IRA Periodic Distribution Request** and attached **Customer Instructions, Terms and Conditions**. Your periodic distribution request is part of a legal agreement between you and NFS and by signing Section 4, you are agreeing to be bound by the terms and conditions contained in the above-mentioned documents. Please also print the current date neatly in block letters in the space provided.

Detach the completed distribution request form and return it to your investment representative.

Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files.