

IRA Distribution Request Form



For Traditional, Roth, SEP, SIMPLE IRA, Rollover IRA, and Beneficiary Roth IRA Only

Return Options:

Electronically via Message Center:

Log in and go to Client Services > Message Center to attach the file

Regular Mail:

PO Box 2760, Omaha, NE 68103-2760

Overnight Mail:

200 South 108th Avenue
Omaha, NE 68154-2631

Fax: 866-468-6268

Questions? Call an IRA representative at 888-723-8504, option 2.

Certain IRA distributions may be requested on the website.
Please visit tdameritrade.com for more information.

1

Account Owner Information

Account Number:

Full Legal Name:

Date of Birth: (MM-DD-YYYY)

U.S. Social Security Number: (SSN)

Primary Phone:

Email Address:

2

Type of Distribution

A. Type of Account:

- Traditional IRA Roth IRA SEP IRA Beneficiary IRA
 Rollover IRA Beneficiary Roth IRA SIMPLE IRA

Has the SIMPLE IRA been funded for at least two years? Yes No

B. I direct TD Ameritrade Clearing, Inc. to distribute the amount requested for the following reason (check only one box): If no distribution election is selected, TD Ameritrade may elect for the beneficial owner based off age and account type. This is a distribution due to:

- Normal distribution (also applies to Required Minimum Distributions) - I am over age 59½
- Normal distribution for Roth IRA I am over age 59½
Has the Roth IRA been funded for MORE than five years? Yes No
- Premature Distribution (under age 59½) - Exceptions to the 10% penalty must be filed on IRS Form 5329.
Only mark if exception applies:
- Substantially equal periodic payments (Under IRS Code Section 72(t)(2)(A)(iv)) - Note: Please see your tax advisor for guidance. (Review Section 6 of this document prior to submitting this request.)
- Disability - Account Owner must meet disability requirements as outlined in Internal Revenue Code 72(t). (Account Owner must be totally and permanently disabled as outlined in Internal Revenue Code 72(t). Clients are encouraged to attach a current copy of a physician's statement, IRS Schedule R, or Social Security disability benefits letter.)
- Beneficiary IRA - Distribution from a Beneficiary IRA.
- Beneficiary Roth IRA - Distribution from a Beneficiary Roth. Has the Roth IRA been funded for MORE than five years since inception with the original owner? Yes No



DIRECT ROLLOVER

MUST be to a Qualified Employer Plan – Please attach statement from receiving account. Check with your Employer to determine if your plan allows rollovers in. If you would like to move your IRA to a non-TD Ameritrade IRA, please initiate a transfer with the receiving firm.

Qualified Plan Name:

Plan Account Number:

Qualified Plan Address:

Qualified Plan Type:

Please do not use this section for “rollovers” to an IRA. A rollover to an IRA is a 60 day rollover which can only be done once per 12 month period per individual regardless of the number or types of IRA accounts maintained. For a direct transfer to another IRA, please obtain receiving custodians transfer form.

Please note that a transfer fee may apply for a total direct rollover.

3

Distribution Amount/Frequency

I instruct TD Ameritrade Clearing, Inc. to initiate a (please complete one or more of the following):

- Required Minimum Distribution (RMD) – **Important:** If you are requesting your Required Minimum Distribution (RMD) from a Beneficiary Account in which the decedent passed after 12/31/2019 **you must provide your calculated amount. TD Ameritrade will not calculate this amount for you.** You may calculate your RMD here: www.tdameritrade.com/benecalc. Once calculated, please provide the amount you would like to distribute in the Cash Distribution and/or in-kind Distribution sections below.

Important: If your spouse is the beneficiary and is more than 10 years younger than you, and you would like us to calculate your RMD, please check the circle below and indicate your spouse’s date of birth:

Please provide spouse’s date of birth (MM-DD-YYYY): --

- Total distribution of my entire account and close the account.
- Partial cash distribution of exactly \$ _____ (*Note: Please have requested funds available in cash.)

*If you wish to liquidate the selected securities and receive the cash proceeds, you may select cash and sell the assets online at tdameritrade.com or by calling 800-669-3900.

Security Description	Quantity	Security Description	Quantity

Please attach an additional sheet if more space is needed.

To systematically receive this amount as a recurring distribution, please complete the following information:

TD Ameritrade Investment Management Services requests can only be processed as either one time distributions or for a fixed dollar amount.

If nothing is selected, your distribution will be sent as a one-time request.

- One-time distribution
- Monthly
- Quarterly
- Semi-Annually
- Annually

Begin these payments on (MM-DD-YYYY): -- If you do not indicate a date to begin, we will default to the current date of processing.

End these payments on (MM-DD-YYYY): -- If you do not indicate an end date, we will not assign an end date to this periodic payment.

- Mark here if this request is to update your current systematic payments.

Mark here if you would like to be able to request verbal IRA Distributions in the future.

Please note: Withholding elections indicated on this form will apply to any future verbal distribution requests and CAN ONLY BE MADE IN PERCENTAGE FORM. No dollar amounts are acceptable for withholding elections on verbal distributions.

By signing this document, you are authorizing TD Ameritrade to accept verbal distribution instructions for variable amounts. Verbal distributions can be established and authorized only by you, the owner of this IRA. Someone with a power of attorney (POA) or authorized trading power cannot be authorized to request verbal distributions. Only one verbal distribution form may be in effect at a time and a separate form is needed for each of your IRAs.

Only the following like-titled verbal distributions are allowed:

- **Normal Distribution** (*Account Owner has attained age 59½*)
- **Premature Distribution** (*under age 59½*) Exceptions to the 10% penalty must be filed on IRS Form 5329
- **Qualified Roth IRA Distribution** – Roth IRA is greater than five years old and Account Owner has attained age 59½
- **Non-Qualified Roth IRA Distribution** – Account Owner is under age 59½ and/or it has not been at least five years from the beginning of the year in which the account was opened and funded/converted.
- **SIMPLE IRA Premature Distribution** (*for individuals under 59½ where the distribution is taken within two years of the date of the first contribution and no exceptions apply*) – The IRS may impose a 25% penalty; please see a tax advisor for guidance.
- **Beneficiary IRA** – Distribution from a Beneficiary IRA.

4

Distribution Method

I instruct TD Ameritrade Clearing, Inc. to distribute the amount stated in the following manner:

(If nothing is selected, your distribution will be mailed to the address listed on your account):

Please select one of the following options:

Internal Transfer to my non-IRA receiving TD Ameritrade account, number:

Any transfer of securities can only be processed as a one-time request.

Check Delivery Method:

- U.S. First-Class Mail
- Overnight at my expense

Alternate Address (*if not selected, check will be mailed to address of record*): This is to mail to alternate address AND update my address of record

Address:

City: State: Zip Code: -

Alternate Payee

Name:

For charitable distributions please check here if you do NOT want TD Ameritrade to provide your name and address to the charity.

5

Tax Withholding Election (*Completion Required*)

For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If this election is not completed, IRS regulations require federal income tax to be withheld at the rate of 10% from your withdrawal requested on this form.

Form W-4R/OMB No. 1545-0074 Dept. of Treasury, Internal Revenue Service

Important notice: Any withdrawal from your Custodial IRA is subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will apply to the entire withdrawal, since the entire withdrawal may be included in your income that is subject to federal income tax. You may elect not to have withholding apply to your withdrawal payments by completing and dating this election and returning it to TD Ameritrade Clearing, Inc.

If you elect not to have withholding apply to your withdrawal payments, or if you do not have enough federal income tax withheld from your withdrawal, 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. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

Also note, if you are a U.S. citizen or resident alien receiving an IRA distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding. If you are a non-resident alien you may not use Form W-4R to withhold income tax or to waive withholding. A foreign person should refer to IRS Publication 515 and to Form W-8BEN.

Please make your election below.

- Please withhold taxes from my distribution at the default rate of 10%.
- Please withhold taxes from my distribution at a rate of: _____ % (Enter rate as a whole number between 0%-100%, no decimals).

Complete this line if you would like a rate of withholding that is different from the default withholding rate. For more information on IRS withholding tables and instructions on Form W-4R/OMB No. 1545-0074 Dept. of Treasury, Internal Revenue Service and the related worksheets, please visit irs.gov/pub/irs-pdf/fw4r.pdf. For your convenience, a federal income tax withholding calculator can be found at irs.gov/W4App.

2023 Federal 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.

Single or Married filing separately		Married filing jointly or Qualifying widow(er)		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%
13,850	10%	27,700	10%	20,800	10%
24,850	12%	49,700	12%	36,500	12%
58,575	22%	117,150	22%	80,650	22%
109,225	24%	218,450	24%	116,150	24%
195,950	32%	391,900	32%	202,900	32%
245,100	35%	490,200	35%	252,050	35%
591,975*	37%	721,450	37%	598,900	37%

* If married filing separately, use \$360,725 instead for this 37% rate.

