

# Premiere Select® IRA Earnings Distribution Request Form

## Customer Instructions, Terms and Conditions

The attached form should be used to request distributions of dividends, interest and/or capital gains ("earnings") from your Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, SIMPLE-IRA, IRA Beneficiary Distribution Account, or Roth IRA Beneficiary Distribution Account (all referred to herein as "Premiere Select IRA") or to change an existing earnings 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.

For full distributions, 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 Custodian, if applicable, will be collected from the final distribution amount.

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.
- If changing/establishing/deleting an earnings distribution plan, please check the appropriate box.

### 1 Account Information Please complete this section as appropriate.

### 2 Reason for Distribution Please indicate the reason for this distribution, choosing only one. You may wish to consult with your tax advisor regarding the tax implications associated with each distribution choice.

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

If you wish to take death distributions from inherited IRA assets, you must first 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 wish to request a transfer pursuant to a divorce of the IRA owner or 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.

### 3 Earnings Distribution Instructions You may elect to have the earnings on certain mutual funds and/or eligible stock distributed to you based on the Dividends, Interest and Capital Gains Account Service Instructions ("Account Service Instructions") currently in effect for your Premiere Select IRA, or you may elect to change your Account Service Instructions to pay ALL mutual fund dividends and capital gains and ALL eligible stock dividends in cash to your core account investment vehicle ("core account") to be distributed to you. If you do not make a choice on the form, your earnings distributions will be paid to you based on the Account Service Instructions currently in effect for your Premiere Select IRA (option A).

- The earnings that are paid in cash and credited to your core account will be distributed to you from your core account in accordance with the frequency and payment method that you select in Sections 4 and 5 respectively.
- If there are insufficient funds available in the core account to process a distribution for the entire amount earned during the payment period, 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 earnings 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.

- If you acquire new positions in your Premiere Select IRA after you have established the earnings distribution plan, the earnings on those new positions will be paid in cash to your core account and will be included in the earnings distribution plan unless or until new Account Service Instructions are established on your account by your Broker/Dealer.
- If you terminate your earnings distribution plan, your Account Service Instructions in effect at that time will remain in effect unless and until new instructions are established on your account by your Broker/Dealer.
- **The minimum earnings amount per check payment that can be distributed to you by check is \$25** (less income tax withholding, if applicable). If the earnings balance of your core account is less than \$25 on any scheduled payment date and you have elected to have payments made by check (Section 5, options B or C), the earnings distribution will not be processed and any earnings will accrue in your core account to be distributed at the next scheduled payment date on which the earnings balance is at least \$25. Note: There is no minimum earnings amount for payments that are distributed to a non-retirement brokerage account or via Electronic Funds Transfer (Section 5, options A and D).
- **The maximum earnings amount that can be distributed to a non-retirement brokerage account is \$99,999.99.** If the earnings balance of your core account is greater than \$99,999.99 on any scheduled payment date and you have elected to have payments distributed to your non-retirement brokerage account (Section 5, Option A), a distribution of only the maximum amount — \$99,999.99 — will be processed and the balance of the earnings will accrue in your core account.

### 4 Frequency of Earnings Distribution Payments

- Your earnings distribution plan will be activated in accordance with your instructions approximately seven (7) business days after this form is received in good order by the IRA Custodian. Please keep this in mind when providing the beginning date.

You may choose one of the following frequency schedules in Section 4 of the form:

- **Daily** - payments will be scheduled to pay each business day. NOTE: Daily payments cannot be made by check. When selecting this frequency you may select ONLY payment method A or D in Section 5 of the form.
- **Weekly** - payments will be scheduled to pay on the Friday of each week.
- **Monthly** - payments will be scheduled to pay on the last Friday of each month.
- **Semi-Monthly** - payments will be scheduled to pay on the second and last Friday of each month.
- **Quarterly** - payments will be scheduled to pay on the last Friday of March, June, September and December.
- **Weekly PLUS** - payments will be scheduled to pay on Friday of each week AND on the first business day following the 1st, 15th, and 22nd of each month.
- **Specific Date** - you may request up to three specific date(s) and the specific month(s) to schedule your payments.

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- If the scheduled first payment date falls on a weekend or holiday, payment will generally be made on the following business day — any subsequent scheduled payment dates that fall on a weekend or holiday will generally be made on the previous business day.
- Distribution payments scheduled to pay out on the 29th, 30th, or 31st that fall in a month that has less days will be paid out on the last business day of the month.
- Distribution payments scheduled to pay out in December may result in your distribution being processed prior to the scheduled date to ensure that your distribution is processed prior to year end.

### 5 Payment Method

**A. Distribution to your Non-Retirement Brokerage Account** If you want earnings 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. Mailed to your Address of Record** Checks will be mailed to the mailing address of record on your IRA. This payment method is not available if you choose to have your earnings distributed to you daily in Section 4.

**C. Paid and/or Mailed to an Alternate 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. This payment method is not available if you choose to have your earnings distributed to you daily in Section 4.

**D. Directly Deposited to your Bank or Credit Union Account, Using Electronic Funds Transfer (EFT)** If you would like the distribution(s) to be deposited directly to your bank or credit union account via EFT you must have EFT instructions on your account. If your account 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.

### 6 Notice of Withholding – Please read carefully before completing this 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 (and possible state 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 the distribution request form, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distribution(s) (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 distribution(s). Whether or not

you elect to have withholding apply (by indicating so on the distribution request form), 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, with the distribution request form to claim tax treaty benefits, if applicable. 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.

### 7 Signature

Before signing the **Distribution request form**, 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 Earnings Distribution Request Form** and attached **Customer Instructions, Terms and Conditions**. This distribution form is part of a legal agreement between you and NFS, and by signing Section 7 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.

Account Number -

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Please read the attached Customer Instructions, Terms and Conditions before completing this form.

- Check this box to **establish** a new earnings distribution plan in addition to any periodic distribution plan(s) you may have previously requested for the Premiere Select IRA identified above.
- Check this box if you wish to **change** an existing earnings distribution plan previously established for the Premiere Select IRA identified above.
- Check this box if you wish to **delete** an existing earnings distribution plan previously established for the Premiere Select IRA identified above.

## 1 Account Information

Account Holder Name

Address

City  State  Zip/Postal Code

Phone Number

Social Security Number/  
Taxpayer ID Number

Date of Birth

## 2 Reason for Distribution – Choose One:

- Normal;** I am at least 59½
  - Disability;** I am disabled\* and under the age of 59½
  - Premature;** I am under the age of 59½ (includes qualified first-time home purchases and distributions for qualified higher education expenses).
  - Death Distribution;** I am taking distributions from an IRA Beneficiary Distribution Account.
- \*as defined in IRC Section 72(m)(7)

## 3 Earnings Distribution Instructions – Choose One:

- A.** Distribute the earnings in my core account, based on the Dividends, Interest and Capital Gains Account Service Instructions currently in effect for my Premiere Select IRA indicated above, in accordance with the frequency and payment methods I select in Sections 4 and 5.
- OR—
- B.** Change my Dividends, Interest and Capital Gains Account Service Instructions to pay ALL mutual fund dividends and capital gains and ALL eligible stock dividends in cash to my core account of my Premiere Select IRA indicated above, and then distribute the earnings in my core account in accordance with the frequency and payment method I select in Sections 4 and 5.

## 4 Frequency of Earnings Distribution Payments

Please read the instructions carefully for explanations of the payment frequency options listed below and choose one:

- Daily—(D)
- Weekly—(W)
- Monthly—(M)
- Semi-Monthly—(S)
- Quarterly—(Q)
- Weekly PLUS—(F)

- Specific Date—(X)  ,  ,   Indicate the month(s) for Specific Date payments by checking the appropriate box(es) on the next page.

Account Number    -

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Months (choose at least one — only if choosing Specific Date payments on the previous page):

ALL

Jan     Feb     Mar     Apr     May     Jun

Jul     Aug     Sep     Oct     Nov     Dec

## 5 Payment Method – Choose One:

A. Cash distribution(s) to my non-retirement brokerage account number:    -

B. Check(s) mailed to my address of record. (Not available for daily payments.)

C. Check(s) paid and/or mailed to an alternate payee and/or address. (Not available for daily payments.)

Alternate Payee Name, if applicable

Street Address

City  State  Zip/Postal Code     -

D. Directly deposited to my bank or credit union account, using Electronic Funds Transfer (EFT). (If you do not already have EFT instructions in your account, please provide your Bank Information below or attach a voided check.) By selecting this option and by signing the form below, you understand and agree that NFS cannot confirm the account registration at the receiving bank or financial institution.

<b>Bank Information – Type of Account:</b> <input type="checkbox"/> Checking <input type="checkbox"/> Savings (non-passbook) <input type="checkbox"/> NOW/MMDA
Bank Name <input type="text"/>
Your Bank's Routing Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Your Bank Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Your Name as it Appears on Your Bank Account <input type="text"/>

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**6 Withholding Election** – Please read the **Customer Instructions, Terms and Conditions** carefully before completing this section.

**Note:** If you are not a U.S. person (including a U.S. resident alien) DO NOT complete this section. The withholding elections below will apply to each payment in the series until you change the elections in writing. You may change your election for any subsequent distribution(s) by simply completing a Premiere Select IRA Tax Withholding Election Form or another Premiere Select IRA Earnings Distribution Request Form and submitting it to your investment representative.

**Federal Income Tax Withholding** – If you do not make an election below, federal income tax will be withheld from your distributions (excluding Roth IRA or Roth IRA-BDA distributions) at a rate of 10%.

I DO NOT want to have federal income tax withheld from my IRA distribution(s).

I want to have federal income tax withheld from my IRA distribution(s) at the rate of   % (insert whole percentage).  
If you select a percentage of less than 10%, we will withhold 10%.

**State Income Tax Withholding** – Do not complete this section if you are a resident of AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, or WY

I DO NOT want state income taxes withheld. (For residents of CA, NC, and OR, you must check this box if federal income taxes are being withheld and you do not want state income taxes withheld; for residents of DE, you must check this box whether or not federal income taxes are being withheld if you do not want state income taxes withheld.)

I want to have state income taxes withheld from my IRA distribution(s) in accordance with the minimum amount or percentage, if any, as determined by the requirements of my state of residence. Note: If your state does not provide a minimum amount or percentage for withholding and you do not provide a percentage below, state income taxes will not be withheld from your distributions.

I want to have   % (insert whole percentage) withheld from my IRA distribution(s) for state income taxes.

**Note:** If you elect to have state income taxes withheld from your IRA distribution in a percentage that is less than your state's minimum withholding requirements, your state's minimum amount or percentage will be withheld.

**7 Signature** – Please check to make sure you have completed all appropriate sections of this form, then sign and date below.

I authorize and request National Financial Services LLC ("NFS") to make the above distribution(s) from my Premiere Select IRA indicated above. I have carefully read and fully understand and agree to comply with the **Customer Instructions, Terms and Conditions** including the Notice of Withholding attached to this **Premiere Select IRA Earnings Distribution Request Form**.

I represent that, to the extent I have requested a distribution due to disability, I meet the meaning of disabled, as indicated in IRC Section 72(m)(7).

I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien), the number shown in Section 1 of this form is my correct taxpayer identification (or Social Security) number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this **Premiere Select IRA Earnings Distribution Request Form** and included my U.S. taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable.

I indemnify the Custodian of my Premiere Select IRA and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements regarding distributions from my Premiere Select Traditional IRA, Rollover IRA, Roth IRA, SEP-IRA, SIMPLE IRA, IRA Beneficiary Distribution Account or Roth IRA Beneficiary Distribution Account, as applicable.

IRA Owner Signature  Date

OR

Authorized Signator Signature  Date