Clear Form

Account Number

Transaction ID *Broker Use Only*

Premiere Select® IRA

One-Time Distribution Request

Use this form to request a one-time distribution from your Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account (BDA) or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS"). For some transactions, standing instructions must be on file prior to submitting this request. Complete the Premiere Select Standing Payment Instructions form to establish those instructions.

Read the attached Customer Instructions and Terms and Conditions before completing this form. You should also confirm that your Broker-Dealer has your most current address prior to submission so that we can withhold appropriate taxes. See the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at https://www.irs.gov/forms-pubs/about-form-w-4r for additional information.To update your address, contact your investment representative. Do not complete this form for Individual 401(k), Profit Sharing, or Money Purchase Plan accounts. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information use a copy of the relevant page and include the account number, your signature and the date.

1. Account Owner

First Name	Middle Name	Last Name

2. Distribution Request

Future Process Date *Optional*

Refer to instructions for further information. ▶

Date *MM DD YYYY*

Note: *By specifying a future process date, you are directing your Broker-Dealer to schedule your one-time distribution on this specified date. Only cash distributions can have a future process date. If you do not specify a future process date, your Broker-Dealer will execute your transaction request in accordance with standard procedures.*

Reason for Distribution

Refer to instructions for default provisions if you do not make a choice in this section.

Do NOT use this form to take a distribution for the purposes of purchasing an Alternative or Specialized Investment in your IRA.

Check one.

Death Distribution is not eligible for 60 day rollovers.

☐ Normal *Current age is 59½ or older.*

☐ Premature *Current age is under 59½.*

☐ Death distribution *Taking a distribution from an IRA BDA or Roth IRA BDA.*

Skip to Section 3. ▶ ☐ Return of Excess Contribution(s) *Not applicable to SIMPLE IRAs.*

☐ Rollover *From your IRA paid directly to an employer-sponsored retirement plan for the benefit of you, the participant. Do not use this form for an IRA trustee to trustee transfer.*

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

Distribution Instructions

Check A and/or B or C, then provide any required information.

☐ **A. Partial Distribution in Cash**
Transaction fees may apply and could reduce amount of request.

Amount
$.

Refer to instructions for further information. ▶ ☐ **Gross Up** *Optional. Increase partial cash distribution to include any taxes and transaction fees.*

continued on next page

2. Distribution Request *continued*

☐ **B. Partial Distribution In-Kind**

Indicate the number of shares or check "All."

Fractional shares can be requested for mutual funds only.

Investment Name	CUSIP or Symbol	Number of Shares/ALL	
		.	☐ ALL
		.	☐ ALL
		.	☐ ALL

☐ **C. Full Distribution** *Distribute entire IRA balance.*

3. Return of Excess Contribution

Complete this section if Return of Excess Contribution(s) was chosen in Section 2. This section is generally only applicable to individuals required to file a U.S. tax return. Ensure account has sufficient funds for the total principal and earnings.

Date on which excess contribution was made to the Premiere Select IRA, OR to the original IRA, if made at another firm:

Date *MM DD YYYY*	For Tax Year *YYYY*

Check one. Tell us when you are requesting the return of excess contribution.

☐ Before your tax filing deadline *Including extensions.*

☐ After your tax filing deadline *Including extensions. NOT Applicable for withdrawing nondeductible contributions (including Roth IRA contributions). If this box is marked, the distribution will need to be processed as a normal age-based distribution.*

Distribute the following excess contribution amount and attributable earnings, as indicated below.

Distribute to you

Principal Amount		Earnings Amount		**Total Amount** Principal + Earnings
$.	+	$.	=	$. 0

Redeposit as Current Year Contribution *Optional*

Indicate any amount below you wish to redeposit as a current year contribution that does not exceed the allowable current year contribution limit. A payment method is required in the event the earnings exceeds the contribution limit, as those earnings must be distributed. If there is a loss, only the specified amount amount will be redeposited. The amount redeposited cannot exceed net worth.

The combined total of these boxes must equal the Total Amount (Principal + Earnings) box above.

Redeposit as current year contribution	*Distribute remainder to you*
Current Year Amount $.	Distribution Amount $.

4. Payment Method

If no payment method is selected, your cash distribution will be made by check and sent to your mailing address of record.

Check one and provide additional details, as applicable, in this section.

☐ **A.** Check Distribution

☐ **B.** Electronic Funds Transfer (EFT)

☐ **C.** Bank Wire

☐ **D.** Distribution to a Nonretirement Account

continued on next page

A. Check Distribution *Choose 1st Party Check or 3rd Party Check and provide additional details as applicable.*

☐ 1st Party Check *Paid and mailed to name and mailing address on record.*

Check one, if applicable. ▶

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

☐ Additional Information *Not applicable when using standing instructions.*

Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope. ▶

Memo *maximum 30 characters*
Check Stub Information *maximum 100 characters*

☐ 3rd Party Check *Paid and/or mailed to an alternate name(s) and/or address.*

Check one. ▶

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

☐ Alternate Instructions *Not applicable when using standing instructions.*

Avoid any account number or SSN that compromises a customer's identity. If needed, use the Memo and Check Stub Information fields.

Payee		
Attention *maximum 32 characters total including "Attn:"* Attn:	**OR**	Care of *maximum 32 characters total including "C/O"* C/O
Address		
City	State/Province	Zip/Postal Code
Memo *maximum 30 characters*		
Check Stub Information *maximum 100 characters*		

Optional. Information provided in the Memo field will print on the check but will not appear visible in the window of the envelope. ▶

Overnight Mail *Optional for Check Disbursements ONLY*

Your distribution check will be sent via regular mail unless you check this box and provide overnight mail instructions.

☐ Overnight Mail

Specify overnight carrier and billing account number. ▶

Carrier Name	Carrier Account Number
Carrier Address *required for UPS only*	

continued on next page

4. Payment Method *continued*

B. Electronic Funds Transfer (EFT) *Choose 1st Party EFT or 3rd Party EFT and provide additional details as applicable.*

When using EFT, allow 2-3 business days after the date the distribution is processed for funds to reach your bank or credit union.

Check one.

☐ 1st Party EFT *The IRA owner is an owner of the bank account.*
To transfer funds via 1st Party EFT, you MUST have EFT standing instructions on your account.

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

☐ 3rd Party EFT *The bank account is owned by someone other than the IRA owner. This option can only be used for disbursements.*

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

☐ Alternate Instructions
Not applicable when using standing instructions.

Check one. ▶ ☐ Checking ☐ Savings

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. ▶

Bank Routing Number	Bank Name

Bank Account Number	Payee Name(s) Exactly as on Bank Account

C. Bank Wire

A wire fee of $15 will be deducted from your distribution amount and will impact your tax reporting. Refer to the instructions for more information.

Check one.

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

☐ Alternate Instructions *Not applicable when using standing instructions.*

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. ▶

Bank Routing Number	Bank Name

Bank Account Number *Final destination*	Payee Name(s) Exactly as on Bank Account

Payee Address

City	State/Province	Zip/Postal Code

Use to provide an additional message to receiving bank. ▶

Details

Use for wiring through an intermediary bank. ▶

Further Credit Account Number	Further Credit Name

If account is outside the U.S., provide this information. ▶

SWIFT Code	Destination Country

continued on next page

4. Payment Method *continued*

D. Distribution to a Nonretirement Account

☐ Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

☐ Distribute to the following account:

Account Number

5. Tax Withholding Elections

Distributions from your non-Roth IRA are subject to federal and, where applicable, state income tax withholding unless you elect not to have withholding apply below (if you are a U.S. citizen or other U.S. person). 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% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. Federal and state tax withholding cannot total more than 100%. If you made nondeductible contributions to your IRA, this may result in excess withholding from your distributions. If you elect not to have withholding apply to your distributions or if you do not have enough federal income tax withheld from your distribution, 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. See "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form.

If you are not a U.S. person (including a resident alien individual), do NOT complete this section. Instead, the nonresident alien tax withholding rate of 30% will apply.

Complete if you would like a rate of withholding that is different from this default withholding rate. You should review the General Instructions and the Marginal Rate Tables contained in the IRS Form W-4R at https://www.irs.gov/forms-pubs/about-form-w-4r for additional information.

Check one in each column. IRA owner's legal/residential address determines which state's tax rules apply.

Federal

☐ Do NOT withhold federal taxes

☐ Withhold federal taxes at the rate of:

Percentage .0%

Maximum 100%. Whole numbers, no dollar amounts or decimals. Note that if there is federal withholding, certain states require that there also be state withholding.

State

☐ Do NOT withhold state taxes unless required by law

☐ Withhold state taxes at the minimum rate

☐ Withhold state taxes at the rate of:

Percentage .0%

Maximum 100%. Whole numbers, no dollar amounts or decimals. If the percentage rate entered is less than your state's minimum withholding requirements, your state's minimum will be withheld.

For Connecticut residents:

- Connecticut requires withholding on distributions from retirement accounts. If you are exempt from state tax, you have the option to elect out of tax withholding.
- You confirm that your state tax withholding election is true, complete, and correct.

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

By signing this form, you:

- Authorize and request National Financial Services LLC ("NFS") to make the above distribution from the 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).
- Confirm, if you are not a U.S. person (including a resident alien individual), you have previously submitted IRS Form W-8BEN.
- Certify that you have carefully read, fully understand, and agree to comply with the Customer Instructions and Terms and Conditions, including the Notice of Withholding attached to this Premiere Select IRA One-Time Distribution Request.
- Have viewed, read, and understand the IRS Instructions for Form W-4R.
- Certify that the address associated with this account is current and up to date.
- Acknowledge, if requesting a distribution via EFT, that NFS cannot verify the account registration at the receiving institution.
- Acknowledge and agree that if no payment method is selected or if your distribution request cannot be processed per your designated instructions for any reason, your cash distribution will be made by check and sent to your mailing address of record. You also acknowledge and agree that this serves as your instruction to NFS to follow this distribution process.
- Indemnify and hold harmless your Broker-Dealer, NFS, Fidelity Management Trust Company and their officers, directors, employees, agents, affiliates, shareholders, successors, assigns and representatives from any liability in connection with following the instructions in this form, including any liability in the event that you fail to meet the IRS requirements regarding distributions from your IRA.

Either the account owner or an authorized individual must print name, sign, and date.

Print Account Owner Name *First, M.I., Last*	
Account Owner Signature	Date *MM - DD - YYYY*
SIGN X	X

Premiere Select® IRA One-Time Distribution Request

Customer Instructions and Terms and Conditions

Read these Instructions and Terms and Conditions carefully before completing and signing 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, consult with a tax advisor.

The attached form should be used to request a one-time distribution from a Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account (BDA), or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS").

If you wish to request a distribution from more than one IRA, you must complete a separate form for each IRA.

Distributions made in cash will be paid from the balance of your core account investment vehicle ("core account"). It is your responsibility to ensure there are sufficient funds available in the core account to process the distribution. If there are insufficient funds available in the core account, the distribution will not be processed.

For full distributions, a $125 termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Account Customer Agreement or in some other manner acceptable to the Custodian, if applicable, will be collected from the final distribution amount. If you request a distribution that will result in an account balance that is less than the amount of any fees due, which include the liquidation/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. 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 account may be closed.

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

Completing the Form

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

1. Account Owner

Complete this section as appropriate.

2. Distribution Request

Future Process Date – Optional

You may specify a future process date for this distribution request (available for distributions in cash ONLY). For partial distributions, the future process date can be up to six months from the date the request is submitted EXCEPT for Return of Excess (ROE) contributions, which are limited to seven business days from the date the request is submitted. All full distributions are limited to seven business days from the date the request is submitted.

Note: The future process date cannot cross years; for an ROE of a prior year contribution, it cannot go beyond the tax filing deadline (typically October 15); and for individuals who are under age 59½, it cannot be the date you turn age 59½ or beyond.

Reason for Distribution

Indicate the reason for your distribution to ensure appropriate tax reporting, choosing only one. If you do not make a selection, your reason for distribution will be either "Normal" or "Premature" depending on your age as determined by your date of birth on record except for distributions from a BDA which are processed as "Death Distributions." Note that if you are under 59½ and are taking a distribution for a qualified first-time home purchase ($10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, qualified birth or adoption distribution ($5,000 limit), 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 are requesting a qualified Roth IRA distribution, the account must meet the IRS requirement of the 5-taxable-year period. This period begins on (a) the first day of the taxable year for which the first regular contribution is made to any Roth IRA you own or (b) if earlier, the first day of the taxable year in which the first conversion contribution is made to any Roth IRA you own.

If you wish to request a direct Rollover to an Employer-Sponsored Retirement Plan, you must sign this form and the distribution must be paid directly to the qualified plan for the benefit of the participant. Provide the plan information (your name, your account number with the plan, and the plan name) in the third-party payment method instruction. Sufficient details must be provided to allow the Employer-Sponsored Retirement Plan to apply the funds to your account.

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

If you have inherited IRA assets from a decedent and wish to take death distributions, you must first establish and transfer the assets to an IRA BDA or Roth IRA BDA as applicable, and then take the death distributions from the IRA BDA or Roth IRA BDA. If you are a spouse beneficiary and wish to transfer the decedent's IRA to your IRA, do not complete this form: You must complete a Premiere Select IRA Transfer Request for Spouse Beneficiary, which can be obtained from your investment representative. If you are a spouse beneficiary who has transferred inherited IRA assets to your own IRA and are required to take the decedent's year of death Required Minimum Distribution (RMD), you may take the RMD directly from your IRA after the transfer has been processed.

If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

If you wish to request a transfer pursuant to a divorce or separation of the IRA owner, do not complete this form. Contact your investment representative for additional instructions.

If you wish to request an IRA or IRA BDA Transfer of Assets (trustee-to-trustee transfer) to an IRA or inherited IRA/IRA BDA with another institution, do not complete this form. Contact your investment representative for additional instructions.

Distribution Instructions

For a distribution other than a Return of Excess Contribution, choose one of the three options listed (For a Return of Excess Contribution, refer to the Return of Excess Contribution section below):

A. Partial Distribution in Cash. The distribution will be paid from the balance in the core account. Provide a specific gross dollar amount to be distributed and select one payment method in the Payment Method section. If you want to gross up the distribution amount to include any federal and state tax withholding and any wire fee (as applicable), check the Gross Up box.

B. Partial Distribution In-Kind.* Provide the investment name(s), and share/unit amount(s) to be re-registered into a nonretirement brokerage account and provide the account number in the Payment Method section. If more space for investment information is needed, list the information requested on the form along with your name, account number and Tax Identification/Social Security number on a separate sheet of paper, sign and date it and attach it to the form. If you are requesting a partial distribution in kind of shares only, the value of the distribution will be grossed up to include any federal and state tax withholding. Tax withholding for distributions in kind will be withheld from the core account. If you are requesting a partial distribution of cash and shares, and would like to gross up the amount to include any federal or state tax withholding, check the Gross Up box.

C. Full Distribution.* (Distribution of your entire IRA Balance)

- For a full distribution that is to be made in cash from your core account, select one payment method in the Payment Method section.
- For a full distribution to be made in-kind, provide the nonretirement brokerage account number in the Payment Method section.

* **Note:** Certain securities may only be issued in specified denominations.

3. Return of Excess Contribution

Do NOT use this form to correct an excess contribution to a SIMPLE IRA. Contact your investment representative for information on how to request a return of excess contribution to a SIMPLE IRA.

If you wish to correct an excess contribution by requesting a return of the excess contribution, plus any applicable earnings, provide the date on which the excess contribution was made, the tax year for which the excess contribution was made, and whether you are requesting the return of excess contribution before or after your tax filing deadline, including extensions for the year in which the excess contribution was made.

Contact your investment representative or tax advisor for information on how to determine the attributable earnings amount.

Redeposit as Current Year Contribution—Optional

If you wish to redeposit all or a portion of the excess contribution as a current year contribution,* you must specify the amount of the redeposit and the remainder to be distributed to you.** **Note:** The amount of the redeposit cannot exceed your current year allowable IRA contribution limit.

*Any amount to be distributed and then re-deposited as a current year contribution will be reported on an IRS Form 1099-R (for the distribution) and IRS Form 5498 (for the contribution).

**Payment will be made in accordance with the payment method selected in the Payment Method section and will be reported, less any wire fee, if applicable, on IRS Form 1099-R.

Note:

- You may be able to correct contributions to a Roth IRA by recharacterizing the Roth IRA contribution (and its earnings) to another IRA for the same tax year. Contact a tax advisor for more information on how to correct an excess Roth IRA contribution via recharacterization.
- If your employer makes a nondeductible contribution to your SEP-IRA, the excess amount is first treated as a regular annual IRA contribution and then to the extent the amount exceeds your annual IRA contribution limit, an excess occurs and can be corrected by requesting a return of excess contribution in this section of the form.
- A return of excess contribution (distribution) is not required if you are correcting the excess contribution by using the carry-over method of re-applying the excess contribution to subsequent tax years until the excess is depleted. Do not complete this form if you choose this option. Consult a tax advisor or your investment representative for more information.
- The amount of an excess contribution that is not distributed to you or applied to a subsequent year contribution by the tax filing deadline, including extensions, for the year in which the contribution was made, is subject to a 6% IRS penalty for each year that it remains in the IRA.
- Any applicable earnings distributed to you should be included as income in the year the contribution was made.
- If you elect to have federal and/or state income taxes withheld from the distribution, withholding will only apply (i) to the earnings that are specified if the distribution is processed prior to your tax filing deadline, including extensions, for the year in which the excess contribution was made, or (ii) to the entire amount of the distribution if the distribution is processed after your tax filing deadline, including extensions.

4. Payment Method

If no payment method is selected, the payment will be made by check to the mailing address of record. Skip this section if you are electing 100% tax withholding.

Some payment methods require that you have already established standing instructions for your IRA. To establish standing instructions, complete the Premiere Select Standing Payment Instructions form, which can be obtained from your investment representative.

If no payment method is selected, your cash distribution will be made by check and sent to your mailing address of record (1st Party Check described below).

A. Check Distribution

1st Party Check. Check will be paid and mailed to the name and mailing address of record. If you wish to use previously provided standing instructions, check the appropriate box.

3rd Party Check. If you want a check paid and/or mailed to a payee and/or address other than the mailing address of record, check this box. You may choose to use standing instructions already on file or you may provide Alternate Instructions for just this one distribution. Note that Alternate Instructions will not be added to your account for use in any future distribution requests.

Overnight Mail. If you wish to have the check mailed via overnight delivery, provide the carrier name and billing number and, for UPS only, carrier address.

B. Electronic Funds Transfer (EFT)

In order to send the distribution via EFT, the recipient bank must be a member of the Automated Clearing House.

1st Party EFT. If you would like the distribution to be deposited directly to your individually owned bank account (the IRA owner is an owner of the bank account), check this box. You must already have EFT standing instructions on the account. If the account does not currently have EFT standing instructions, a Premiere Select Standing Payment Instructions form must be completed.

3rd Party EFT. If you would like the distribution to be deposited to your joint bank account or a third-party bank account, check this box. If you are not using standing instructions, you may provide Alternate Instructions for this one distribution.

C. Bank Wire

In order to send a distribution via Bank Wire, the recipient institution must be a member of the Federal Reserve System. A wire processing fee of $15 will be deducted from the distribution amount indicated on this form, and will affect your reported distribution amount. For example, if you request a distribution of $1,000, and you do not select the Gross Up option, both the distribution amount wired to your bank account and the distribution amount reported on IRS Form 1099-R will be $985. The receiving bank may also charge a fee for the receipt of the Bank Wire.

D. Distribution to a Nonretirement Account

If you want cash or securities distributed in-kind to a nonretirement account, provide the nonretirement account number. An application must be completed to establish a new nonretirement brokerage account.

5. Notice of Withholding

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 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. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

The IRA distribution may also be subject to state income tax withholding. See the "Federal and State Tax Withholding — IRA Withdrawals" at the end of this form for the IRA owner's state's withholding rules. The IRA owner's state of residence will determine his or her state income tax withholding requirements, if any. The IRA owner's state of residence is determined by his or her legal address of record provided for the 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 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 have previously submitted IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. To obtain Form W-8BEN, consult your tax advisor or go to the IRS website at http://www.irs.gov.

6. Signature and Date

Before signing the distribution form, carefully read the **IRA One-Time Distribution Request form and Customer Instructions and Terms and Conditions.** The distribution form is part of a legal agreement between you and NFS and by signing the Signature and Date section you are agreeing to be bound by the terms and conditions contained in the Premiere Select IRA Custodial Agreement and Disclosure Statement or Premiere Select Roth IRA Custodial Agreement and Disclosure Statement or Premiere Select SIMPLE IRA Custodial Agreement and Disclosure Statement, as applicable.

Detach the completed distribution request form and return it to your investment representative. Keep a copy of this form with the Customer Instructions and Terms and Conditions in your files.

Federal and State Tax Withholding—IRA Withdrawals

Helpful to Know

- Federal and state tax withholding rules can change, and the information cited below may not reflect the current withholding from a federal or state perspective. Consult your tax advisor, the IRS, and/or your state taxing authority to obtain the most up-to-date information pertaining to your situation.
- The IRS requires Fidelity to provide you with the Marginal Rate Tables and the Tax Withholding Instructions from the *IRS Form W-4R.*
- Each state sets its own withholding rates and requirements on taxable distributions. We apply these rates unless you direct us not to (where permitted) or you request a higher rate.
- Your account's legal/residential address determines which state's tax rules apply. You should confirm that the address on your account is current prior to submitting your request.
- You are responsible for paying your federal, state, and local income taxes and any penalties, including penalties for insufficient withholding.
- Withholding taxes for Roth IRA distributions is optional.
- The federal and/or state tax withholding rate, if indicated, must be provided as a whole number from 1% to 100% for any one-time withdrawals, or from 1% to 99% for any automatic withdrawals.

Federal Tax Withholding Information

2023 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. See the *General Instructions* section for more information on how to use this table. (Note: This is an excerpt from the *IRS Form W-4R.* For the complete copy, please go to *Fidelity.com/W-4R* or *IRS.gov/pub/irs-pdf/fw4r.pdf.*)

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		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.

General Instructions on Federal Tax Withholding

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments to be delivered outside the United States and its territories.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2023, your current withholding election (or your default rate) remains in effect unless you submit a new withholding election.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter "-0-". See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions for IRS Form W-4R

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be $20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $58,575 but less than $109,225, the corresponding rate is 22%. Step 2: Because your total income with the payment, $80,000, is greater than $58,575 but less than $109,225, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

Example 2. You expect your total income to be $42,500 without the payment. Step 1: Because your total income without the payment, $42,500, is greater than $24,850 but less than $58,575, the corresponding rate is 12%. Step 2: Because your total income with the payment, $62,500, is greater than $58,575 but less than $109,225, the corresponding rate is 22%. The two rates differ. $16,075 of the $20,000 payment is in the lower bracket ($58,575 less your total income of $42,500 without the payment), and $3,925 is in the higher bracket ($20,000 less the $16,075 that is in the lower bracket). Multiply $16,075 by 12% to get $1,929. Multiply $3,925 by 22% to get $863.50. The sum of these two amounts is $2,792.50. This is the estimated tax on your payment. This amount corresponds to 14% of the $20,000 payment ($2,792.50 divided by $20,000). Enter "14" on line 2.

State Tax Withholding Information

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	• No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. • If you do NOT choose federal withholding, state withholding is voluntary. • If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CA, DE, MN, NC, OR	• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. • If you do NOT choose federal withholding, state withholding is voluntary. • If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CT, MI	• CT and MI generally require state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. • Tax withholding is not required if you meet certain state requirements governing pension and retirement benefits. Please reference the CT or MI W-4P Form for additional information about calculating the amount to withhold from your distribution. • If you are subject to state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. • Contact your tax advisor or investment representative for additional information about your state's requirements.
DC *Only applicable if taking a full distribution of entire account balance.*	• If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. • If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. • If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
MS	• If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. • If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. • If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	• State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
SC	• SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want.
All other states (and DC if not taking a full distribution)	• State tax withholding is voluntary and you can choose the rate you want.

Important: Federal and/or state tax withholding rules can change, and the information cited above may not reflect the current legislation and/or ruling of your state. Consult with your tax advisor, the IRS, or your state taxing authority to obtain the most up-to-date information pertaining to your situation.

This tax information is for informational purposes only, and should not be considered legal or tax advice. Always consult a tax or legal professional before making financial decisions.

We do not provide tax or legal advice and we will not be liable for any decisions you make based on this or other general tax information we provide.

Fidelity Brokerage Services LLC, Member NYSE, SIPC; National Financial Services LLC, Member NYSE, SIPC 652041.8.0 (01/23)