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E*TRADE Securities IRA Account Number

- **You are required to submit a photocopy of a government-issued ID for the account holder that is requesting the transfer along with this form.**
- Did you know you can request common types of distributions online? Please visit etrade.com/onlinedistribution. It's easier and faster!
- Securely upload your completed, signed, and dated forms to E*TRADE Customer Service on etrade.com through [Document Upload](#).

Account Holder Name (first, middle initial, last)

Account Type

☐ Traditional IRA ☐ Rollover IRA ☐ Roth IRA ☐ SEP IRA

☐ SIMPLE IRA ☐ Beneficiary Traditional IRA ☐ Beneficiary Roth IRA

Address		City, State/Province		Zip/Postal Code	
Date of Birth (mm/dd/yyyy)	Social Security Number	Country Code	Home Phone Number	Country Code	Business Phone Number

ADDITIONAL INFORMATION MAY BE REQUIRED TO COMPLETE YOUR DISTRIBUTION REQUEST BELOW.

☐ **1A. Normal Distribution** (over age 59½) or **Required Minimum Distribution**

☐ **1B. Normal Distribution—Roth IRAs** (over age 59½)

☐ This is a **Qualified Distribution**

☐ **2A. Premature Distribution*** (under age 59½, may or may not be subject to early withdrawal penalty)

This option also applies to qualified expenses for first time home buyers, transfers to medical/Health Savings Accounts (HSA), education, or childbirth and adoption.

☐ **2B. Premature Distribution*—SIMPLE IRAs** (under age 59½, may or may not be subject to early withdrawal penalty)

This option also applies to qualified expenses for first time home buyers, transfers to medical/Health Savings Accounts (HSA), education, or childbirth and adoption.

☐ It has been **more than 2 years** since my first **SIMPLE IRA** contribution

☐ **3. Premature with Exception: Substantially Equal Periodic Payments**

Pursuant to IRC 72(t)(2)(A)(iv).

☐ **4. Excess Contribution Removal***

Also complete Section 3: Excess Removal.

☐ **5. Beneficiary Traditional IRA Distribution**

☐ **6. Beneficiary Roth IRA Distribution**

☐ It has been **5 or more years** since the original account holder's initial contribution to a Roth IRA.

☐ **7. Disaster Relief** (Congress approved relief)

* A \$25.00 fee may apply. The fee will be waived if combined E*TRADE Securities brokerage account balances total at least \$100,000 or you have placed 30 or more trades in the preceding calendar quarter.

☐ **8. Revocation** (within 7 days of opening account)

☐ **9. Disability** (under age 59½; distribution not subject to penalty tax) By checking this box, I certify that this distribution meets all the disability requirements of the IRS Code.
Pursuant to IRC 72(m)(7)

☐ **10. Transfer Pursuant to Divorce**
Also attach a copy of the full divorce decree. The recipient's IRA must be open and active.

Recipient's Name	Recipient's E*TRADE IRA (Required)						

☐ **11. Direct Rollover to Employer's Qualified Retirement Plan (QRP)**
Do not use this section for 60 Day Rollovers or transfers between existing IRAs.

☐ E*TRADE QRP Account Number:

☐ Outside Account (Please complete the section below):

Employer Plan Name
Employer Plan Account Number
Make Check Payable To
Employer Plan Address (direct rollover check will be mailed to this address)



3. EXCESS REMOVAL (complete if option 4 was selected in Section 2)**1. To what year is the excess contribution currently applied?****2. This excess contribution correction is being requested:**☐ A. Before the tax filing deadline, plus extensions

Refund excess including earnings amount, which may be negative.
E*TRADE will calculate the net earnings attributed to the excess amount.

☐ B. After the tax filing deadline, plus extensions

Refund excess only. E*TRADE will not calculate any earnings attributed to the excess amount. This will be reported as a premature distribution if you are under the age of 59½.

3. Did you make the excess contribution to an IRA with E*TRADE or another institution?☐ A. E*TRADE Securities IRA☐ Remove earnings of \$ _____☐ Calculate the earnings for me☐ B. IRA at another institution

Remove earnings of \$ _____ (required)
E*TRADE will not calculate any earnings attributed to the excess amount.

4. What would you like to do with the excess contribution amount? (Requested funds must be available in the account for withdrawal)☐ A. Apply as a current year contribution to my E*TRADE

Securities IRA (referenced on page 1)

☐ B. Refund my excess contribution

(see instructions in Section 5)

5. What would you like to do with any positive earnings that may exist? (Do not complete if you marked 2B in this section)☐ A. Apply as a current year contribution to my E*TRADE

Securities IRA (referenced on page 1)

☐ B. Refund my earnings attributed to the excess contribution

If the application of earnings to the current tax year will create an excess contribution, the earnings will be disbursed to you by check to the address of record, instead.

4. METHOD OF DISTRIBUTION

Until I provide written instructions to the contrary, I direct E*TRADE Securities or its affiliates to distribute the amount requested as follows:

☐ **One-time Payment**

(Requested funds must be available in the account for withdrawal)

☐ \$ _____

For required minimum distributions (RMDs), please review etrade.com/rmd or your January, December, and quarterly statements for your required amount. See the "Important information about RMD calculations" below for more information.

☐ **Transfer Securities In-Kind**

You are not required to sell securities before taking distributions. In Section 5, indicate the E*TRADE brokerage account to which you would like to have the securities transferred. Transfers are valued based on the previous day's closing prices.

Security Symbol/Description*Quantity*

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

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

☐ **Balance of Account** (including all cash and securities)☐ Close Account☐ Leave Account Open for Future Deposits

(Account will be closed unless this box is checked)

☐ **Periodic Payments of** (choose one):

Requested funds must be in the account and available for withdrawal at the time each periodic payment is processed.

☐ \$ _____☐ Accrued Dividends and Interest By Check (Recurring ACH payments can be requested by calling 1-800-387-2331).**Distribution Frequency** (choose one):☐ Monthly☐ Quarterly☐ Semiannually☐ Annually

Starting Date (MM/DD/YYYY): _____

Important information about RMD calculations

E*TRADE calculates required minimum distribution amounts for Traditional, Rollover, SEP, SIMPLE, and SARSEP IRA accounts and the required amount is provided on etrade.com/rmd and each quarterly statement and January and December statements. The calculation is based on the fair market value of the selected account as of 12/31 of the prior year and the uniform lifetime table provided by the IRS.

Please visit etrade.com/rmd for calculation resources or consult with a tax advisor if you need to calculate an amount for:

- Multiple IRA accounts
- A Beneficiary IRA account
- An account that was not funded by 12/31 of the prior year
- A spouse who is more than 10 years younger than you and is listed as 100% primary beneficiary for this account (using the Joint Life and Last Survivor Expectancy table)

Once you confirm your required amount, please provide the requested dollar amount in the applicable space above under one-time payment.

5. PAYMENT INSTRUCTIONS

- ☐ Check
- ☐ Check by Express Mail (Additional \$20.00 fee. Not available for a P.O. Box address or periodic payments.)
- ☐ Deposit to existing non-IRA E*TRADE Securities brokerage account number:

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- ☐ Deposit to existing non-IRA Morgan Stanley Private Bank, National Association account number:

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- ☐ Transfer Money to my linked external account (Visit etrade.com/transferringmoney to link an account before submitting this form):

Bank Name

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Bank Account Number

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- ☐ Wire (additional \$25.00 fee)

You are required to submit a government-issued photo ID if sending wire via this form. Photo ID is not required if requested online at etrade.com.

Bank Name

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Bank Routing Number (ABA)

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Bank Account Number

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You are required to provide the information below if the receiving account is registered to anyone other than the account holder:

Recipient Name _____

Recipient Address _____

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

For withholding on in-kind security distributions, there must be a sufficient cash balance to cover the withholding amounts specified. For withholdings specified as a percentage, the withholding amounts will be calculated based on the requested cash amount plus the value of in-kind securities. If the address needs to be updated, please make the update before submitting the form. If the distribution contains securities, the distribution, when processed, will be valued at the price of the previous day's close. The market value of the securities and any associated withholding may fluctuate.

Federal Withholding – If this section is not completed, 10 percent federal withholding will apply to any distributions (Roth distributions are excluded), along with any applicable State withholding.

- ☐ Do not withhold federal income tax.
- ☐ Withhold federal income tax at a rate of _____% (not less than 10 percent) from the amount withdrawn.
- ☐ Withhold additional federal income tax of \$ _____ (in addition to above percentage elected).

State Withholding – The physical address of record at the time of distribution determines state withholding requirements. The mailing address is used if no physical address is on file. Some states require tax withholding regardless of your election below if federal income tax is withheld. Also, some states do not allow state tax withholding. Refer to state withholding guidelines at www.etrade.com/statewithholding. For periodic payments, it is your responsibility to notify E*TRADE of any updates to your residential address as soon as possible to ensure state withholding taxes are applied properly.

- ☐ Do not withhold state income tax.
- ☐ Withhold state income tax from my requested amount in accordance with State requirements. For states with no minimum, state income tax will not be withheld unless you have entered a dollar amount in the box below, provided your state allows income tax to be withheld.
- ☐ Withhold additional state income tax of \$ _____ (in addition to above amount, if elected.)

7. SIGNATURES

I certify that I am the proper party to receive or direct payment(s) from this IRA and that all information provided is true and accurate. I certify that I have met the requirements under the Internal Revenue Code and related notices for the distribution reason I have chosen, and I can provide documentation substantiating eligibility to the IRS upon request. I have received a copy of the Withholding Notice Information on page 4 of this form. I understand it is my responsibility to comply with all applicable distribution requirements for my account and have consulted my tax advisor where appropriate.

I further certify that no tax advice has been given by E*TRADE Securities and all decisions regarding this withdrawal are my own. I expressly assume the responsibility for any adverse consequences that may arise from this withdrawal and I agree that E*TRADE Securities shall in no way be held responsible. By signing, I hereby agree to indemnify and hold harmless E*TRADE Securities LLC, its affiliates, parent companies and subsidiaries and each of their directors, officers and employees, their successors and assigns, from and against any losses, claims, liabilities, damages, actions, charges, and expenses including attorney fees, resulting from compliance with this request, including but not limited to, damages, court costs and legal fees resulting from reliance or action taken in reliance upon the information provided on this form as received by E*TRADE Securities and that E*TRADE Securities bears no responsibility for verifying the accuracy of the transfer instructions provided to it.

X

Signature of IRA Holder or Authorized Agent (if listed on account)

Printed Name of IRA Holder or Authorized Agent (if listed on account)

All fields in this section are required.

Date

WITHHOLDING NOTICE INFORMATION (Form W-4P/OMB No. 1545-0074)

Basic Information About Withholding From Pensions and Annuities. Generally, federal income tax withholding applies to the taxable part of payments made from pension, profit sharing, stock bonus, annuit, and certain deferred compensation plans; from IRAs; and from commercial annuities.

Caution: There may be penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see Publication 505, *Tax Withholding and Estimated Tax*. It explains the estimated tax requirements and penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your IRA using form W-4P.

Purpose of Form W-4P. Unless you elect otherwise, 10 percent federal income tax will be withheld from payments from individual retirement accounts (IRAs). You can use Form W-4P (or a substitute form, such as this form), to instruct us to withhold no tax from your IRA payments or to withhold more than 10 percent. This substitute form should be used only for withdrawals from IRAs that are payable upon demand.

Nonperiodic Payments. Payments made from IRAs that are payable upon demand are treated as nonperiodic payments for federal income tax purposes. Generally, nonperiodic payments must have at least 10 percent income tax withheld.

Your election will remain in effect for any subsequent withdrawal unless you change or revoke it.

Payments Delivered Outside of the U.S. A U.S. citizen or resident alien may not waive withholding on any withdrawal delivered outside of the U.S. or its possessions. Withdrawals by a nonresident alien generally are subject to a tax withholding rate of 30 percent. A reduced withholding rate may apply if there is a tax treaty between the nonresident alien's country of residence and the United States and if the nonresident alien submits Form W-8BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding*, or satisfies the documentation requirements as provided under federal regulations. The Form W-8BEN must contain the foreign person's taxpayer identification number.

For more information, Publication 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Publication 519, *U.S. Tax Guide for Aliens*, are available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

Revoking the Exemption From Withholding. If you want to revoke your previously filed exemption from withholding, file another Form -4P and check the appropriate box on that form.

Statement of Income Tax Withheld From Your IRA. By January 31 of next year, we will provide a statement to you and to the IRS showing the total amount of your IRA distributions and the total federal income tax withheld during the year. Copies of Form W-4P will not be sent to the IRS.

State Withholding. State withholding guidelines are available at etrade.com/statewithholding.

REPORTING INFORMATION APPLICABLE TO TRADITIONAL IRA, ROTH IRA AND SIMPLE IRA WITHDRAWALS

You must supply all requested information for the withdrawal so we can properly report the withdrawal.

If you have any questions regarding a withdrawal, please consult a competent tax professional or refer to IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

WITHDRAWAL REASON

IRA assets can be withdrawn at any time. Most IRA withdrawals are reported to the IRS. IRS rules specify the distribution code that must be used to report each withdrawal on IRS Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*

Normal Distribution (Age 59½ or older). If you are age 59½ or older, IRA withdrawals (including required minimum distributions) are reported on Form 1099-R using code 7. Roth IRA withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.

Required Minimum Distributions.

- If you were born before July 1, 1949, you are required to take a minimum distribution from your IRA for the year in which you reach age 70½ and for each year thereafter. You must take your first distribution by your required beginning date, which is April 1 of the year following the year you attain age 70½.
- If you were born on or after July 1, 1949, you are required to take a minimum distribution from your IRA for the year in which you reach age 72 and for each year thereafter. You must take your first distribution by your required beginning date, which is April 1 of the year following the year you attain age 72.

Five-Year Period for Roth IRAs. You have satisfied the five-year period for determining qualified withdrawals on January 1 of the fifth year follow the year for which you made your first Roth IR contribution, conversion, or rollover from an eligible employer-sponsored retirement plan.

Qualified Withdrawal. A qualified withdrawal is one withere you have satisfied the five-year waiting period and the withdrawal is due to being age 59½ or older, death, or disability. Qualified withdrawals are reported on Form 1099-R using code Q.

Premature Distribution (Under age 59½). If you are under age 59½, IRA withdrawals for any reason not listed below are reported on Form 1099-R using code 1. Roth IRA withdrawals are reported on Form 1099-R using code J. This includes qualified distributions for first time home buyers, transfers to medical/Health Savings Accounts (HSA), education, and birth or adoption distributions.

- **Disability.** If you are under age 59½ and disabled, IRA withdrawals are reported on Form 1099-R using code 3. Roth IRA withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.
- **Substantially Equal Periodic Payments.** If you are under age 59½, IRA and Roth IRA withdrawals due to substantially equal periodic payments are reported on Form 1099-R using code 2.
- **SIMPLE IRA Withdrawal in the First Two Years (No IRS penalty exception).** If you are under age 59½ and less than two years have passed since the first contribution to your SIMPLE IRA, withdrawals are reported on Form 1099-R using code S.

Excess Contribution Removed Before the Excess Removal Deadline. Excess contributions removed before the excess removal deadline (your tax filing deadline, including extensions) must include the net income attributable to the excess.

- If your excess contribution was contributed and removed in the same year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using code 8. If you are under age 59½ also use code 1. If a Roth IRA, the withdrawal is reported on Form 1099-R using codes 8 and J.
- If your excess contribution was contributed in one year and removed in the next year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using code P. If you are under age 59½ also use code 1. If a Roth IRA, the withdrawal is reported on Form 1099-R using codes P and J.

Excess Contribution Removed After the Excess Removal Deadline. If your excess contribution is removed after the excess removal deadline, the withdrawal is reported on Form 1099-R using code 1 if you are under age 59½ or code 7 if you are age 59½ or older. If a Roth IRA, the withdrawal is reported on Form 1099-R using code J if you are under age 59½, code T if you are age 59½ or older, or code Q if the distribution is a qualified withdrawal.

Distributions from a Beneficiary Traditional IRA or Beneficiary Roth IRA. You may take a distribution from a Beneficiary Traditional IRA or Beneficiary Roth IRA at any time, for any amount, up to the balance of the account. Complete Section 4 to indicate how much cash/which securities to distribute. Complete Section 5 to indicate where to send the cash and/or securities. Beneficiary Traditional IRA withdrawals will be reported on Form 1099-R using code 4. Beneficiary Roth IRA withdrawals will be reported on Form 1099-R using code T, unless they are qualified withdrawals. It is your responsibility to comply with all applicable distribution requirements for Beneficiary accounts. For more information, please consult with your tax advisor.

Disaster Related Relief – If you qualify (for example, you sustained an economic loss due to, or are otherwise considered affected by, certain disasters designated by Congress), you may be eligible for favorable tax treatment on distributions, rollovers, and other transactions involving your IRA. Qualified disaster relief may include penalty-tax free early distributions made during specified timeframes for each disaster, the ability to include distributions in your gross income ratably over multiple years, the ability to roll over distributions to an eligible retirement plan without regard to the 60-day rollover rule, and more. For additional information on specific disasters, including a complete listing of disaster areas, qualification requirements for relief, and allowable disaster-related IRA transactions, you may wish to obtain IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs), from the IRS or refer to the IRS website at www.irs.gov. These distributions will report on Form 1099-R and will be coded as a 1 if you are under age 59 ½ and coded as a 7 if you are age 59 ½ or older.

Revocation. If a Traditional or Roth IRA is revoked during its first 7 days (under Regulations section 1.408-6(d)(4)(ii)) or is closed at any time due to your failure to satisfy the Customer Identification Program requirements described in section 326 of the US PATRIOT Act, the withdrawal from the IRA must be reported.

- **Revocation of a Regular Contribution.** Revocations of regular IRA contributions are reported on Form 1099-R using code 8. If you are under age 59½ and earnings on the contribution are distributed, also use code 1.
- **Revocation of Rollover, Transfer, or SEP Contribution.** Revocations of rollovers, transfers, or SEP plan contributions are reported on Form 1099-R using code 1 if you are under age 59½ or code 7 if you are age 59½ or older.
- **Revocations on Roth IRAs.** Revocations of regular contributions, conversions, rollovers, or transfers are reported on Form 1099-R using code J. A revocation of a regular contribution with earnings if you are under age 59 ½ is reported on Form 1099-R using codes J and 8.

Direct Rollover to an Eligible Employer-Sponsored Retirement Plan. Direct rollovers to eligible employer-sponsored retirement plans (Internal Revenue Code Section (IRC Sec.) 401(a) (e.g., 401(k), profit sharing, money purchase pension plan), annuity plan (IRC Sec. 403(a)), tax-sheltered annuity plan (IRC Sec. 403(b)), or governmental deferred compensation plan (IRC Sec. 457(b)) are reported on Form 1099-R using code G.

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