

Designated Beneficiary (Child) Information

Name: First, Middle Initial, Last

Social Security Number

Address

City/State/Zip

Date of Birth

Responsible Individual (Parent/Guardian) Information

Name: First, Middle Initial, Last

Daytime Telephone Number

Distribution Amount

Fund/Account Number

Amount (dollars, shares, percentage)

Distribution Reason

- Disability**
- Death**
- Removal of **Excess Contribution**: Is the excess contribution being removed on or before the tax-filing deadline (including extensions) of the year the excess was made?
 - No**
 - Yes**: Was the contribution made during the prior year?
 - Yes**
 - No**
- Other**, including distributions for qualified education expenses

Payment Information

Please review the fund prospectus. Certain redemption requests may require a signature guarantee (See "Signatures and Guarantee" below).

By check via:
(Name of Recipient)

US Postal Service

Overnight Courier (may require additional fee)

(Address of Recipient)

Signatures and Guarantee

Federal income tax must be withheld from your distribution at a rate of 10% unless you elect not to have withholding apply. **If you do not check a box, taxes will be withheld at 10%.** The responsible individual has read and understood the withholding on the back of this form.

- I elect not to have federal tax withheld** from my distribution. I understand that I may be liable for payment of estimated tax. I may incur penalties under the estimated tax rules, if my withholding and tax payments are not sufficient.
- I elect to have taxes withheld** from my IRA distribution at _____% (not less than 10%).

The Participant/Beneficiary hereby authorizes the distribution from this account to the undersigned and certifies that it is in accordance with the provisions of the IRA plan. I acknowledge that the Custodian cannot provide me with legal advice and I agree to consult with my own tax professional when I need tax advice. I indemnify the Custodian, its agents, successors and affiliates from any and all claims the undersigned may have or hereafter claim to have with respect to the distributions or in the event I fail to meet the minimum distribution requirements.

Signatures and Guarantee – continued

NOTE: A signature guarantee may be required for your distribution if it is being made payable or sent to a person, entity, or address inconsistent with the name & address in which the account is registered. A signature guarantee may be executed by a bank, broker-dealer, a credit union, a national securities exchange or a savings association. A guarantee by a notary public is not acceptable. The authorized officer who guarantees the signature must sign in capacity and the words “signature guaranteed” must appear with the required stamp.

Responsible Individual Signature

Date

Medallion Signature Guarantee

Date

Withholding (Purpose of Form W-4-P). The IRA Owner must elect whether or not to have money withheld for federal income tax purposes and on what basis. You can make this election on this substitute Form W-4P or you could attach an actual Form W-4P. Unless elected otherwise, IRA distributions will have federal income tax withheld at a flat rate of 10%. You may use this form to elect to have no income tax withheld (except for payments to U.S. citizens delivered outside the U.S. or its possessions), to have 10% withheld, or to have more than 10% withheld. Check the box reflecting your choice. Generally, your election will apply to any later distributions from the same IRA. You may, however, revoke your previous exemption from withholding. Simply complete a new W-4P with your Custodian/Trustee. The payer will not send copies of Form W-4P to the IRS.

Statement of Income Tax Withheld from your Account. By January 31 of next year, you will receive a statement from your payer showing the total amount of your payments and the total income tax withheld during the year.

Exemption from Income Tax Withholding. The election to be exempt from income tax withholding does not apply to any periodic payment or nonperiodic distribution that is delivered outside the U.S. or its possessions to a U.S. citizen or resident alien. Other recipients who have these payments delivered outside the U.S. or its possessions can elect exemption only if an individual certifies to the payer that the individual is not: (1) a U.S. citizen or resident alien, or (2) an individual to whom Section 877 of the Internal Revenue Code applies (concerning expatriation to avoid tax). The certification can be made in a statement to the payer under penalties of perjury.

For more information, please see Publication 505, Tax Withholding and Estimated Tax, available from most IRS offices.

Caution: Remember that there are penalties for not paying enough tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see IRS Publication 505. It explains tax requirements and penalties in detail. You may be able to avoid quarterly estimated payments by having enough tax withheld from your IRA using Form W-4P.

You must complete all sections of this form. Failure to do so will result in processing delays. If you have any questions regarding this form or its contents, please call a Shareholder Services Representative. Please consult your tax advisor to assure that the options you have selected are appropriate for your particular situation.