

**FORM ID-C  
IRA DISTRIBUTION ELECTION REQUEST**

I.E. Code	Account Number

**Section I. Payee Information**

Name: \_\_\_\_\_ Address: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Date of Birth \_\_\_\_\_ SSN / TID # \_\_\_\_\_  
 Citizenship: Specify one of the following:  U.S. Citizen  U.S. Resident Alien  Nonresident alien (Form W-8BEN required)

**Section II. Reason for Distribution**

- |  |   |
|--|---|
| <input type="checkbox"/> Premature Distribution ( <i>under age 59 1/2</i> ) Code 01<br><i>May be subject to 10% early withdrawal penalty.</i>  | <input type="checkbox"/> Convert in part or total to Roth IRA – Code 07 or Code 02  |
| <input type="checkbox"/> 72t Distribution ( <i>exception to early withdrawal penalty applies - under age 59 1/2. Must attach Certification Form 72t for substantially equal IRA payments</i> ) Code 02 | <input type="checkbox"/> Roth Distribution ( <i>under age 59 1/2</i> ) – Code J<br><i>May be subject to 10% early withdrawal penalty.</i> |
| <input type="checkbox"/> Death Distribution ( <i>attach copy of death certificate</i> ) Code 04  | <input type="checkbox"/> Roth Distribution ( <i>over age 59 1/2</i> ) – Code T  |
| <input type="checkbox"/> Normal Distribution ( <i>over age 59 1/2</i> ) – Code 07  | <input type="checkbox"/> Roth Death Distribution – Code T or Q  |
| <input type="checkbox"/> Excess Contribution removal for tax year _____  | <input type="checkbox"/> SIMPLE Distribution before 2 years – Code S<br><i>May be subject to 25% early withdrawal penalty.</i>            |
| <input type="checkbox"/> Domestic Distribution ( <i>must attach copy of court order</i> )  | <input type="checkbox"/> Direct Rollover to Qualified Plan from IRA<br><i>(Proof QP will accept conduit IRA assets)</i> – Code G*         |
|  | <input type="checkbox"/> Coverdell ESA Distribution   |
|  | <input type="checkbox"/> Other ( <i>specify</i> ): _____  |
- \* Indicates distribution must be paid from Corporate LA office*

**Section III. Type of Distribution (*Check only one of the four options below*)**

- Account Termination (*termination fee will apply if under age 59 1/2*)
- Partial One-time Distribution of:
  - Credit Balance  Payment of \$ \_\_\_\_\_, (indicate Gross amount) and/or
  - Order out the following securities: \_\_\_\_\_
- Periodic Automatic Payments:
  - Beginning Date: \_\_\_\_\_  
(mm/dd/yyyy)
  - And continue:  Monthly  Quarterly  Semi-Annually  Annually
  - Amount of:  \$ \_\_\_\_\_ OR  Credit Balance  Dividends  Interest
  - Required Minimum Distribution Amount Only
- CreditPlus® Checkwriting Program (*must also complete CreditPlus Account application*)  
 In order to qualify for the IRA checkwriting privileges, you must be the original account Participant, be at least 59 1/2 years of age, and elect to have NO Federal or State income tax withholding.

FORM ID-C (page 2 of 2)  
IRA DISTRIBUTION ELECTION REQUEST

I.E. Code	Account Number

**Section IV. Method of Payment** (Check one method only)

- Journal to WS Account # \_\_\_\_\_
- Mail to address of record from Corporate LA Office
- Mail to Alternative Address as indicated on this form
- Wire funds (must provide wire instructions - \$20 wire fee applies)
- ACH (must attach copy of ACH setup form)
- Reclassify excess contribution to year \_\_\_\_\_  
(IRA holder may be subject to 6% penalty; must file Form 5329)

**Section V. Notice and Election on Income Tax Withholding** (Form W-4P/OMB No. 1545-0415)

An IRA Withdrawal paid directly to you is treated as taxable income. There are penalties for not paying enough federal income tax during the year, either through withholding or estimated tax payments.

Federal Income Tax will automatically be withheld at a rate of 10% unless otherwise specified below:

- Withhold Federal Income Tax (must be 10% or greater) as follows: \_\_\_\_\_ % or \$ \_\_\_\_\_
- I do not want to have Federal Income Tax withheld from my distribution

**State Income Tax withholding**

Your withdrawal may also be subject to State Income tax withholding. The percent or dollar amount cannot be less than the minimum required by your State of residence. If the amount or percent you select is less, we will withhold the required default amount. If your resident State requires mandatory withholding, we will withhold the default amount your state requires even if you elect no withholding. (see State Tax Information on the next page)

State income tax withholding: \_\_\_\_\_ % or \$ \_\_\_\_\_

**Section VI. Attestation and Signatures**

I attest to the accuracy of the information stated hereon. I am aware of and accept full responsibility for the tax and penalty consequences respecting these instructions.

X \_\_\_\_\_  
Payee's Signature

\_\_\_\_\_  
Date

X \_\_\_\_\_  
Sales Office Approval, Notarization or Signature Guarantee

\_\_\_\_\_  
Date

**STATE TAX INFORMATION for IRAs (Contributory, SEP, Rollover, Inherited, Roth)**

You may specify a percentage or dollar amount to be withheld for state income tax by completing the appropriate section on the distribution form. Some states require a minimum percentage or flat dollar amount. We will withhold at least the state-required minimum amount when such a minimum applies.

You may instruct us not to withhold state income taxes only when your state of residence allows such election.

In general, state withholding requirements do not apply to Roth IRAs.

---

For the following states: **AL, AK, FL, HI, KY, MN, ND, NH, NV, OH, PA, SC, SD, TN, TX, WA, WY**, no state Income tax will be withheld for residents of these states.

---

For the following states: **AZ, CO, ID, WI**, state income tax withholding will be withheld only if you instruct us to withhold it for these states.

---

For the following states: **IA, MA, ME, VT**, state income tax withholding is required when federal withholding applies. See below for state-specific minimums and exceptions.

- IA: 5% of the distribution amount
  - MA: 5.15% of the distribution amount
  - ME: 5% of the distribution amount
  - VT: 2.4% of the distribution amount at \$200 or above
- 

For the following states: **CA, MI, OR**, state income tax withholding is required when federal withholding applies, unless you instruct us not to withhold state income taxes. See below for state-specific minimums and exceptions.

- CA: 10% of the federal withholding amount
- MI: 4.25% of the distribution amount (whether or not federal withholding applies). To make a different withholding election, you must complete and attach a Form MI W-4P.
- OR: 8% of the distribution amount