

**DISTRIBUTION REQUEST FORM**  
**IRA • ROTH • SIMPLE • SEP ACCOUNTS**

**Ridge Clearing & Outsourcing Solutions**

<b>Account Information</b>	RETIREMENT ACCOUNT NUMBER	ACCOUNT TYPE (IRA, ROTH IRA, SIMPLE IRA, SEP)	
	ACCOUNT HOLDER / BENEFICIARY NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH
	ADDRESS		
	CITY/ STATE/ ZIP		PHONE NUMBER
<b>Reason for Withdrawal</b>	<b>Check One</b> <input type="checkbox"/> <b>Premature distribution</b> (See Reason For Withdrawal on back of form) <input type="checkbox"/> <b>Premature distribution Exception Section 72 (q), (t), or (v) -</b> (See Reason For Withdrawal on back of form) <input type="checkbox"/> <b>Normal distribution</b> (See Reason For Withdrawal on back of form) <input type="checkbox"/> <b>Roth Conversion to Ridge Clearing &amp; Outsourcing Solutions, Inc. Account #</b> _____ <input type="checkbox"/> <b>Other (specify):</b> _____ <input type="checkbox"/> Required Minimum Distributions (RMD after 70½): Prior Year December 31 Account Value: \$ _____ (value must be entered if your account transferred to Ridge Clearing & Outsourcing Solutions, Inc. this year) Calculation method: <input type="checkbox"/> Uniform Distribution Table <input type="checkbox"/> Single Life (available only for distributing due to death) (check one) <input type="checkbox"/> Joint Life with Spouse (only available if spouse is more than 10 years younger than account owner) Spouse's DOB: _____		
	<input type="checkbox"/> <b>Refund of excess contribution for tax year</b> <input type="checkbox"/> <b>Divorce</b> (Attach Divorce Decree) <input type="checkbox"/> <b>Death</b> (paid in accordance with beneficiary designation or Retirement Account provision. Attach certified death certificate, Affidavit of Domicile and beneficiary designation form.)		
<b>Type of Distribution</b>	<b>Check One</b> <input type="checkbox"/> <b>Total Distribution / Account Termination</b> <input type="checkbox"/> <b>Partial Distribution</b> One Time Distribution (cash/security) _____ <input type="checkbox"/> <b>Entirely in Kind</b> (including any cash in the Retirement account). <input type="checkbox"/> <b>Periodic Distribution:</b> <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Annually Distribution of \$ _____ to begin on _____ and continuing periodically thereafter		
	<input type="checkbox"/> <b>Check</b> <input type="checkbox"/> <b>Credit to Ridge Clearing Account Number</b> _____ <input type="checkbox"/> <b>ACH</b> (specific instructions must be entered on back. Must attach a voided check). <input type="checkbox"/> <b>FED Wire</b> (specific instructions must be entered on back. Must attach a voided check). An additional fee will apply. <input type="checkbox"/> <b>Overnight Check</b> (an additional fee will apply)		
<b>Method of Distribution</b>	<b>PLEASE NOTE: Assets that are not included on your Retirement account statement but are being distributed must be listed (e.g., Limited Partnerships and Mutual Funds with their corresponding account numbers).</b>		
	<b>Federal Withholding Election – (Please read withholding instructions, terms and conditions carefully on the reverse side).</b> <b>If you do not make a withholding election, Ridge Clearing will withhold a Federal tax rate of 10% and the applicable State withholding rate based on your residence.</b> Federal Tax Withholding – If you elect not to have Federal income tax withheld, you may be liable for payment of Federal income tax on your Retirement Account disbursement. You also may be subject to tax penalties under estimated tax payment rules if the payment of your estimated tax and withholding, if any, are not adequate to cover the income tax. <input type="checkbox"/> I do not want to have federal income tax withheld from my Retirement Account payment(s). <input type="checkbox"/> I elect to have Federal income tax withheld from my IRA account based on the following rate: 10% or greater _____ (indicate %) <input type="checkbox"/> State minimum or greater _____ (indicate %)		
<b>Federal Income Tax Withholding Election</b>	<b>State Tax Withholding Information</b> – Please note if you live in any of the following states: GA, IA, MA, ME, OK, VT and elect to have federal income tax withheld from your gross distribution, state income tax of at least your state minimum requirements must be withheld. We will automatically deduct this withholding from your gross distribution. State tax withholding for residents of CA, DE, KS, NC, OR, and VA is optional. <input type="checkbox"/> I do not want State income tax withheld from my distribution. (Applicable for optional States only). <b>If you do not elect Federal withholding, State withholding is not available.</b>		
	<b>Certification</b> I understand that commencing in the calendar year following which I reach 70½, minimum distributions must be made from my IRA in order to avoid tax penalties. I understand that this computation is my responsibility with the aid of a tax advisor. I certify that this distribution request is in accordance with the provisions of the retirement agreement and satisfies the requirements of the Internal Revenue Code. The custodian may reasonably rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.		
<b>Signature</b>	PARTICIPANT/ BENEFICIARY SIGNATURE	DATE	
	CUSTODIAN AUTHORIZATION	DATE	

**NOTICE OF FEDERAL AND STATE INCOME TAX WITHHOLDING ON DISTRIBUTIONS FROM CUSTODIAL RETIREMENT ACCOUNTS**

If you elect to have withholding apply by indicating so on the distribution form, making no choice or by not providing a U.S. residential address, federal withholding tax will be withheld from your IRA, SEP, Simple account at a rate of 10%. Federal withholding will not be assessed to Roth accounts.

If federal tax is withheld from your distribution, State withholding may also apply. Please refer to the State withholding table for the applicable State withholding rates:

CA*	10%
DE	5%
IA	5%
KS	5%
GA	6%
ME	5%

MA	5.30%
OK	6.65%
OR	8%
VT	2.70%
VA	4%
NC	4%

Ridge Clearing does not offer State withholding for States other than the 12 indicated above (CA, DE, GA, IA, KS, MA, ME, NC, OR, OK, VA, VT). If your State of residence is not listed, please consult a tax advisor or your local State revenue office for withholding information.

\* A post office box does not qualify as a residential address. Failure to provide a U.S. Residential address will result in 10% federal withholding and State withholding if applicable. Your State residence is determined by your legal address of record provided for you retirement account.

\* Please note that the State of California (CA) withholding is based on 10% of the federal withholding amount.

**REASON FOR WITHDRAWAL - DEFINITIONS**

**Normal Distribution** - Any IRA distribution taken at or after attaining age 59½ and before attaining age 70½.

**Premature Distribution** - Any withdrawal made prior to age 59½ unless the withdrawal is made for one of the following reasons: death, disability, payment to satisfy a Qualified Domestic Relations Order or periodic payments paid over the lifetime of life expectancy of the IRA owner.

**Section 72 (q), (t), or (v) Distribution (Premature Exception)** - Any withdrawal made prior to age 59½ which will be paid in periodic payments over the lifetime or life expectancy of the IRA owner or joint lives or life expectancies of the IRA owner and his or her beneficiaries.

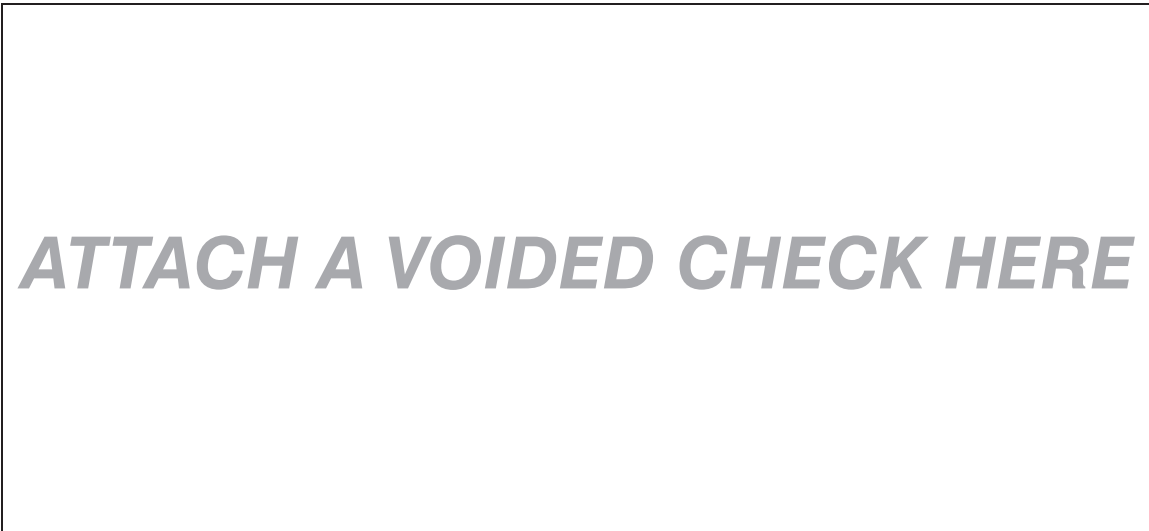
**Disability** - Allowable only if disability renders you unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 120 months or lead to your death. Please note disability distributions are reported as premature or normal, depending on your age. The actual disability claim must be filed with your tax return.

**Refund of Excess** - If you have made an excess contribution to your IRA, you must take the appropriate steps or redesignate the distribution. Depending upon when you take the necessary corrective action and the amount of the excess distribution, you may have to pay the IRS either an excess contribution or premature distribution penalty tax, or both.

**Roth Conversion** - A Traditional IRA and Roth IRA rollover. When rolling over a Traditional IRA to a Roth IRA, the IRA holder must pay tax on all pre-tax dollars. Conversion dollars are not subject to the 10% early distribution penalty.

**Mandatory Distribution** - (RMD) Any distribution of an account which commences in or after the year in which the IRA owner attains the age 70½, in accordance with Internal Revenue Service regulations.

\*If no calculation method is chosen, the IRS uniform life expectancy table is utilized for required Minimum Distribution calculations.



**PLEASE RETAIN A COPY FOR YOUR RECORDS**

**ACH / FED WIRE / INSTRUCTIONS**

Check One:  ACH/  FED WIRE

Ridge Clearing RETIREMENT ACCOUNT #	
NAME OF BANK	
NINE DIGIT ABA NUMBER	
BANK ACCOUNT NUMBER	
ACCOUNT TYPE	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market