

IRA DISTRIBUTION & WITHHOLDING ELECTION FORM

1. PARTICIPANT INFORMATION.							
Participant's Name: First MI. Last	ticipant's Name: Account Number:						
Mailing Address:	City State Postal Code						
	ocial Security Number:/						
Daytime Telephone Number: ()							
2. TYPE/AMOUNT OF DISTRIBUTION.							
☐ Total Distribution							
Partial Distribution							
Fund Name:	Specify Dollar Amount: \$						
Fund Name:	Specify Dollar Amount: \$						
Fund Name:	Specify Dollar Amount: \$						
Fund Name:	_ Specify Dollar Amount: \$						
Systematic Distribution (complete the information below)							
Frequency of Systematic Distributions: (select one option below)							
☐ Monthly ☐ Quarterly ☐ Annually							
Start Date: Month Day (Please choose between the 1st or 15th day of the month. If the 1st or 15th falls on a weekend or holiday they will be processed the following business day). We must receive this form at least 1 week prior to the day when distributions are to begin. If you already have instructions on file, this will replace your existing instructions.							
Method of Systematic Distribution: (select one option below)							
I have calculated the amount of my required distribution from all of my traditional IRA's and request a distribution of \$ or% of my balance per year. I wish to take systematic distributions based on my age , account balance, and the applicable life expectancy divisor based upon my life expectancy from the IRS Uniform Lifetime Table.							

<u>.</u>	exp mor	I wish to take systematic distributions based on my age, account balance, and the applicable life expectancy divisor based upon the joint life expectancy for me and my spouse beneficiary who is more than 10 years younger than I am. (Please complete the spousal beneficiary information below). I am taking the required minimum distribution from another IRA. Please do not distribute this IRA.							
3.		SPOUSAL BENEFICIARY INFORMATION. (Complete only if you chose joint life expectancy in Section 2 above)							
Please complete this section only if your spouse is your sole beneficiary and also is more than 10 years younger than you.									
Spo	Spouse Full Name: First Middle Last								
Stre	et A	ddress: Street City State Postal Code							
Sire	.c. 11	Street City State Postal Code							
Dat	e of	Birth:/ Social Security Number:/							
Day	ytime	e Telephone Number: ()							
4.		REASON FOR DISTRIBUTION. (check only one)							
		1. Normal (participant is over age 59 ½)							
		2. Series of substantially equal payments qualifying for penalty exemption (Internal Revenue Code 72(t) Please complete the "Systematic Distribution" portion above)							
		3. Disability (must be able to furnish proof of disability to the IRS as defined under Section 72(m)(7) of the Internal Revenue Code)							
	ū	4. Death (please contact us for required information)							
	ū	5. Premature Distribution (participant is under age 59 ½, is not taking substantially equal payments and acknowledges tax consequences and possible penalties)							
		6. First time homebuyer (penalty free but not tax free; \$10,000 lifetime limit)							
		7. Higher education expenses (as defined under Section 529(e)(3) of the Internal Revenue Code)							
		8. Timely refund of excess or nondeductible contribution for (year)							
		Please indicate here if earnings on this contribution should also be refunded: ☐ Yes ☐ No							
		9. Divorce (please contact us for required information)							
		10. Revocation (must be within 7 days of establishment of account)							
	ū	11. Minimum Distribution (participant is over age 70 ½ and required to take minimum distributions annually)							
		12. Rollover (participant will be rolling the proceeds into another IRA or qualified plan within 60 days)							
	o	13. Medical Expenses (proceeds must be used to pay medical expenses exceeding 7.5% of Adjusted Gross Income)							

5.	PAYME	ENT INS	STRUCTIONS. (check only one)				
	Mail check to address of record.						
	Overnigh	nt to add	ress of record. (Fee of \$10.00)				
	Mail check to the third party address specified below (Medallion Signature Guarantee is required*)						
	Name: MI. Last						
				Postal Code			
	Wire Tra		Name on Account:	-			
		,	Account Number:	-			
			Name of Bank:	-			
			Bank Phone Number:	-			
			ABA Routing Number:	-			
	ACH Tra	ansfer*	Name on Account:	-			
			Account Number:	-			
			Name of Bank:	-			
			Bank Phone Number:	-			
			ABA Routing Number:	-			
	ACH Transfers must have a voided check attached to this form. The ACH <u>will not</u> be established without a voided check.						
*A Medallion Signature Guarantee is required if you are requesting a check payable to a third party or sent to a third party address or a wire transfer or ACH transfer to a bank address that is not currently established on your account.							
** A fee may apply to wire transfers. Please see the most recent prospectus or contact Shareholder							
Service for further details. In addition, your bank may impose a charge for receiving wires.							
6.			G NOTICE AND ELECTION. (check only one) IB No. 1545-0074 Department of the Treasury, Internal Rev	enue Service			
If no withholding election is indicated below, IRS regulations require that 10% Federal income tax withholding be taken from your distributions. We encourage you to consult your accountant or tax advisor regarding your IRA distributions. Even if you elect not to have Federal income tax withheld, you are liable for payment of Federal income tax on the taxable portion of your distribution. You may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholdings are not adequate.							
Federal Income Tax Withholding							
			Income Tax Withholding is to be withheld at% (If cified, 10% will automatically be withheld.)	a percentage is			
		I elect N	NOT to have Federal Income Tax withheld.				

7. CERTIFICATION AND SIGNATURE: (please read and sign below)

I hereby authorize and direct the withdrawal and withholding specified herein. I acknowledge that the information provided on this form is true and correct. I hereby certify that this distribution is being requested for the reason described above and acknowledge that neither the Custodian, the Funds and/or their agents and service providers, including Mutual Shareholder Services, LLC can provide me with legal or tax advice. I agree to consult with my own tax professional when I need tax advice. I accept full responsibility for withdrawing the minimum amount required from my IRA and acknowledge it is my responsibility to properly calculate, report, and pay all taxes due with respect to the distribution specified above. I agree to indemnify the Custodian, the Funds, and/or Mutual Shareholder Services, LLC from any and all claims I may have or hereafter claim to have with respect to the distributions, or in the event I fail to meet the minimum distribution requirements.

Medallion Signature Guarantee (if required)	

Date:

A Medallion Signature Guarantee can be obtained from a bank, broker-dealer, credit union, national securities exchange, savings association or other financial intermediaries that are members of an Approved Medallion Guarantee Program. The stamp must also contain the letter prefix (A, B, C, D, E, F, X, Y or Z) that identifies the grantor's maximum surety amount, and that bond must cover the amount of the requested transaction. Please note that a Notary Public stamp is not acceptable.

Please return this form to:

(Fund Name)

Signature:

c/o Mutual Shareholder Services, LLC Or Via Overnight Delivery:

8000 Town Centre Drive, Suite 400 Broadview Heights, OH 44147-4031

8000 Town Centre Drive, Suite 400 Broadview Heights, OH 44147-4031

Telephone: (877) 217-8363 **Facsimile:** (440) 526-4446

Mutual Shareholder Services, LLC serves as transfer agent for the Fund identified above.

Important Note: IRS Life Expectancy Tables apply to all required distributions. These tables are available from the IRS in Publication 590, available from the IRS website at www.irs.gov, or by calling their forms and publications number (800) 829-3676. Please consult your attorney, accountant, or other tax advisor for additional information. Please note that you are required to take a minimum distribution from your IRA by April 1 of the year following the year you attain age 70 ½ and the end of that year and of each year thereafter based on your single or joint life expectancy, as elected, determined by the appropriate IRS life expectancy tables. 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 and review the tax requirements and penalties in detail. A 50% penalty applies for failure to take your required minimum distribution on time. Please review your IRA Disclosure Statement for complete details and rules pertaining to your IRA account.