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Premiere Select® IRA Checkwriting Application

Use this form to establish checkwriting on your Premiere Select Traditional IRA, Rollover IRA, or SEP-IRA (collectively "IRA"). Checkwriting is not available on Premiere Select IRA Beneficiary Distribution Accounts ("IRA-BDAs") or Roth IRAs. To be eligible for IRA checkwriting, you must be at least age 59½.

Checkwriting privileges are only available from funds held in the core money market mutual fund account ("core account") in your IRA. Your core account must have sufficient funds to cover checks written and any federal and/or state income tax withholding, if applicable.

Any checks that you write from your IRA are considered IRA distributions and will be reported to the IRS on Form 1099-R. **Distributions from your IRA to pay checks (and the withholding amount, if applicable) are made on the day the check is posted for payment by UMB Bank, N.A. ("the Bank") to Fidelity Brokerage Services LLC ("FBS"). The date of distribution will not be the date the check is written, or the date the check is deposited.** To make sure that the distribution is reported in the tax year you intend, you should obtain a Premiere Select IRA One-Time Distribution Request Form so that you may make a timely written distribution request rather than writing a check. This is particularly important if you are taking a distribution to satisfy IRA Required Minimum Distribution rules; **this checkwriting service is not intended to be used for meeting IRA Required Minimum Distribution rules.** In addition, if you have established periodic distributions to satisfy your annual Required Minimum Distribution, any checks written will not reduce the amount being distributed as part of your periodic distribution plan.

We will print the IRA Custodian's name and address on all your checks. Checking activity is reported on monthly statements. Canceled checks will not be returned to you. If you need a copy of a check, please call your investment advisor to obtain a copy of your check.

If there is any doubt as to whether you have a sufficient amount in your core account to cover a distribution, please verify your balance before writing a check. **If there are insufficient funds in your IRA core account to cover the amount of the check and any withholding, your check will be returned even if you have sufficient amounts in the other positions in your IRA.** Do not use a check to close your IRA.

Please complete the entire application, including the attached signature card.

Advisor Name	G
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Check here if you already have checkwriting on this account and this is a request to change federal and, if applicable, state income tax withholding amounts from future IRA check-writing distributions.

Customer Information

Name (First, Middle, Last)				
Date of Birth (MM-DD-YYYY)	Social Security Number (Required)	Evening Phone	Daytime Phone	Ext.
Address				
City	State/Province	Zip/Postal Code	Country	

Premiere Select IRA Information

Please complete a separate Checkwriting Application for each IRA on which you would like to establish checkwriting.

IRA TYPE

Traditional Rollover SEP

Notice of Withholding

Please read carefully.

Your IRA distributions are subject to federal (and, in some cases, state) income tax withholding unless you elect not to have withholding apply. Withholding will apply to the gross amount of each distribution, even if you have made non-deductible contributions. Moreover, failure to provide a U.S. residential address will result in 10% federal income tax withholding (and possible state income tax withholding) on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement). A Post Office Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating below, by making no choice below, or by not providing a U.S. residential address), federal income tax will be withheld from your IRA distribution(s) at a rate of ten percent (10%). Whether or not you elect to have federal (and state, if applicable) income tax withheld, you are still responsible for the full payment of federal income tax, any state tax or local taxes, and any penalties that may apply to your distribution(s). You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

For residents of AR, CA, DE, IA, KS, MA, ME, NC, OK, OR, and VT: If federal income taxes are withheld from your IRA checkwriting distributions, state income taxes of at least your state's minimum amount or percentage will be withheld in addition to federal income tax withholding. If federal income taxes are not withheld from your IRA Checkwriting distributions then state income taxes will not be withheld.

Important: State tax withholding rules can change, and the rules cited here may not reflect the current ruling of your state. Please consult with your investment advisor to obtain the most up-to-date information pertaining to your state.

NOTE: Your state of residence will determine your state income tax withholding requirements, if any. Your state of residence will be determined by your legal address of record provided for your IRA. State income tax withholding, if applicable, will be calculated in accordance with the regulations of your state of residence. Please contact your tax advisor or state agency to determine your state's specific withholding requirements or for questions regarding your personal tax situation.

If you are **not** a legal resident of any of the states listed above, state income tax will not be withheld from your IRA checkwriting distributions.

If you are not a U.S. person (including a U.S. resident alien), you must submit IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, with this distribution request form to claim tax treaty benefits, if applicable. To obtain Form W-8BEN, please consult your tax advisor or go to the IRS Web site at <http://www.irs.gov>.

For additional information on how withholding will be applied to your IRA distribution, please see the Statement of Terms and Conditions.

Withholding Election

Choose one.

Note: If you are not a U.S. person (including a U.S. resident alien), DO NOT complete this section.

Indicate your withholding election below. You may change your election for any subsequent distribution(s) by simply completing another **Premiere Select IRA Checkwriting Application** and submitting it to your investment advisor.

IRS regulations require us to withhold federal income tax at the rate of 10% from your total IRA distribution(s) unless you elect NOT to have withholding apply.

- I do not want to have federal income tax withheld from my IRA distribution(s).
- I want to have federal income tax withheld from my IRA distribution(s) at the rate of 10%. I understand that if I am a resident of **AR, CA, DE, IA, KS, MA, ME, NC, OK, OR, or VT**, state income taxes of at least my state's minimum amount or percentage will be withheld in addition to federal income tax withholding at the time of the checkwriting distributions.

NOTE: The withholding instructions you indicated above will be effective for each check you write from your IRA until you notify FBS in writing to change your withholding election.

Authorization

Please read and sign below.

By signing below, I hereby authorize and request the Bank or any of its affiliated banks to provide me with checks to make distributions from the core account in my Premiere Select IRA identified in the Premiere Select IRA Information section above and to accept checks presented for payment. I further authorize the Bank to direct Fidelity Brokerage Services LLC, as agent for Fidelity Management Trust Company, the Custodian of my IRA, to make the necessary distributions from my IRA to pay the check and the corresponding federal (and state, if applicable) income tax withholding unless I have elected not to have federal income taxes withheld.

By using my first check, I agree to be bound by the UMB Bank, N.A. Statement of Terms and Conditions. I further agree to be bound by the Premiere Select IRA Custodial Agreement, as well as the core account money market mutual fund prospectus and Premiere Select IRA Client Agreement, all of which I have received, read and understand. I certify that I am at least age 59½ and therefore the IRS 10% early withdrawal penalty does not apply to distributions from my IRA. I understand that I will be responsible for payment to the IRS (as well as any applicable state and local taxing authority) for any income taxes due on distributions resulting from checks that I write. Even if federal and/or state taxes are withheld, I understand that my actual taxes may be more or less than my withholding.

Under penalty of law, I agree not to write any checks and/or request distributions, which, in total, including any applicable federal and state tax withholding, would exceed the balance of my IRA.

Please consult with your investment advisor regarding any fees associated with Premiere Select IRA Checkwriting. Fees for check copies, stop payment orders and insufficient funds will be charged to your IRA two days after your request is received in good order, or, as the case may be, your check is presented for payment from your IRA. Fees for check reorders will be charged to your IRA the day your request is received in good order.

I hereby certify under penalties of perjury that if I am a U.S. person (including a U.S. resident alien) the number shown in Customer Information section of this form is my correct taxpayer (or Social Security) identification number. If I am not a U.S. person (including a U.S. resident alien), I have attached IRS Form W-8BEN with this Premiere Select IRA Checkwriting Application and included my U.S. taxpayer identification (or Social Security) number in order to claim tax treaty benefits, if applicable.

It is understood that this authorization may be terminated by me at any time by written notification to FBS. Any such notification shall be effective only with respect to entries after receipt of such notification and a reasonable time to act on it.

I may write checks on the checking service, which is governed by the rules of the Bank, the appropriate provisions of the Uniform Commercial Code, and the applicable state and federal law.

Name	
Signature	Date (mm-dd-yyyy)
X	

You must also complete the signature card below.

Signature Card for Checkwriting

Please note: If you would like checkwriting privileges, you must sign this signature card in addition to signing the Authorization section of the application.

Please read and sign below.

By signing this signature card below, you, the registered owner, agree to be subject to the terms, conditions, guidelines, and rules applicable to your Premiere Select IRA, including your Premiere Select IRA Custodial Agreement as now in effect and as may be amended from time to time, and of UMB Bank, N.A. as they pertain to the use of redemption checks. You must sign this signature card. All checks will require your signature.

By signing this signature card, you hereby authorize the Bank to direct FBS, as agent for Fidelity Management Trust Company, the Custodian of your Premiere Select IRA, to make the necessary distributions from your Premiere Select IRA to cover such checks, upon receipt of, and to the amount of, such checks and any applicable federal and state income

tax withholding, drawn upon this account. In so acting, the Bank shall be liable only for its own negligence. You will be subject to the Bank's rules, regulations and associated laws governing check collection including the Uniform Commercial Code as enacted in the state of Pennsylvania.

A copy of the UMB Bank, N.A. Statement of Terms and Conditions applicable to your account will be enclosed with your initial checks.

Please do not detach this card. Please use a BLACK BALLPOINT PEN.
Print your name clearly in CAPITAL LETTERS. Then sign next to the X below.

Name (First, Middle, Last)	Premiere Select IRA Account Number

Name	
Signature	Date (mm-dd-yyyy)
X	