

Account Number

Transaction ID <i>Broker Use Only</i>

Premiere Select® IRA Distribution Request

Use this form to request a distribution(s) from your Premiere Select Traditional, Roth, Rollover, SEP or SIMPLE IRA, IRA Beneficiary Distribution Account (BDA) or Roth IRA BDA, referred to as "IRA" or "account," held through National Financial Services LLC ("NFS"). This form may be used to request a one-time distribution, periodic distribution or an earning distribution plan. Use one form for each IRA.

For some transactions, standing instructions must be on file prior to submitting this request. Complete the Premiere Select Standing Payment Instructions form to establish those instructions. Periodic and earnings distributions are not available to non-U.S. persons.

Read the attached Customer Instructions, Terms and Conditions before completing this form. Type on screen or fill in using CAPITAL letters and black ink. If you need more room for information or signatures, use a copy of the relevant page and include the account number, your signature and the date.

1. Account Owner

Full Legal Name <i>First, M.I., Last</i>
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- Check one. **One-Time Distribution** Complete Sections 2, 3, 5, 6 and 8.
 Periodic Distributions Complete Sections 2, 4, 5, 6, 7 and 8.

Type of Periodic Request

- Establish Change Delete

If changing a periodic distribution plan, complete ONLY sections with changes and sign in Section 8.

Plan ID

If you have multiple plans, include the plan ID number, which can be obtained from your investment representative.

2. Reason for Distributions *Refer to instructions for default provisions if you do not make a choice in this section.*

- Check one. Normal *Current age is 59½ or older.*
 Premature *Current age is under 59½.*
 Disability *Disabled as defined in IRC Section 72(m)(7) and current age is under 59½.*
 Death distribution *Taking distributions from an IRA BDA or Roth IRA BDA.*

Reason Applicable to One-Time Distributions ONLY

- Return of Excess Contribution(s)
 Rollover *From your IRA paid directly to an employer-sponsored retirement plan for the benefit of you, the participant. Do not use this form for an IRA trustee-to-trustee transfer.*

3. One-Time Distribution

Future Process Date *Optional*

Refer to instructions for further information.

Date MM DD YYYY

Note: By specifying a future process date, you are directing your Broker/Dealer to schedule your one-time distribution on this specified date. If you do not specify a future process date, your Broker/Dealer will execute your transaction request in accordance with standard procedures.

Distribution Instructions

Check A and/or B or C, then provide any required information.

- A. Partial Distribution in Cash** *Transaction fees may apply and could reduce amount of request.*

Amount
\$

Refer to instructions for further information.

- Gross Up** *Optional. Increase partial cash distribution to include any taxes and transaction fees.*

continued on next page

3. One-Time Distribution *continued*

B. Partial Distribution In-Kind

Indicate the number of shares or check "All."
Fractional shares can be requested for mutual funds only.

CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL
CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL
CUSIP or Symbol	Number of Shares/ALL	<input type="checkbox"/> ALL

C. Full Distribution *Distribute entire IRA balance.*

Return of Excess Contribution

Complete this section if Return of Excess Contribution(s) was chosen in Section 2. The section is generally only applicable to individuals required to file a U.S. tax return.

Date on which excess contribution was made:

Check one. Tell us when you are requesting the return of excess contribution.

- Before your tax filing deadline *Including extensions.*
 After your tax filing deadline *Including extensions.*

Date MM DD YYYY	For Tax Year YYYY
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Distribute the following excess contribution amount and attributable earnings, as indicated below.

Distribute to you

Principal Amount	Earnings Amount	Total Amount Principal + Earnings
\$	\$	\$

Redeposit as Current Year Contribution *Optional*

Return of excess contributions are distributed to you unless requested to be redeposited as a current year contribution that does not exceed the allowable current year contribution.

The combined total of these boxes must equal the Total Amount (Principal + Earnings) box above.

Redeposit as current year contribution

Distribute remainder to you

Current Year Amount	Distribution Amount
\$	\$

4. Periodic Distributions

Type of Plan

Check one, A through F, and complete the Frequency of Periodic Distribution Payments.

- A. Fixed Amount Plan**
Distribute this amount per period:

Amount
\$

- B. Fixed Period Plan**
Deplete the entire balance over:

No. of Years

If you select C, you must choose Single or Another individual's life expectancy.

- C. IRA BDA Life Expectancy Plan** *Refer to instructions for default provisions if choices in this section are left blank.*
 Single life expectancy of account owner
 Another individual's life expectancy:

Date of Birth MM DD YYYY

Complete if applicable.

- Include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization amount:

Amount
\$

continued on next page

5. Payment Method *continued*

B. Electronic Funds Transfer (EFT) *Choose 1st Party EFT or 3rd Party EFT and provide additional details as applicable.*

When using EFT, allow 2–3 business days after the date the distribution is processed for funds to reach your bank or credit union.

- Check one. 1st Party EFT *The name on the bank account and the IRA is the same.*
To transfer funds via 1st Party EFT, you MUST have EFT standing instructions on your account.

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

- 3rd Party EFT *The name(s) on the bank account and the IRA is (are) different.*

- Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

- Alternate Instructions *Not applicable when using standing instructions.*

ONLY available for one-time distributions. ▶

Check one. ▶

- Checking Savings

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. ▶

Bank Routing Number	Bank Name
Bank Account Number	Owner(s) Name(s) Exactly as on Bank Account

C. Bank Wire *Available for one-time distributions ONLY. Choose 1st Party Bank Wire or 3rd Party Bank Wire and provide additional details as applicable.*

A wire fee of \$15 will be deducted from your distribution amount and will impact your tax reporting. Refer to the instructions for more information.

- Check one. 1st Party Bank Wire *The name on the bank account and the IRA is the same.*

- 3rd Party Bank Wire *The name(s) on the bank account and the IRA is (are) different.*

- Check one. Use standing instructions on file

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

- Alternate Instructions *Not applicable when using standing instructions.*

Obtain the correct routing number from the bank. Different routing numbers may be used for Bank Wires and EFT transactions. ▶

Bank Routing Number	Bank Name
Bank Account Number <i>Final destination</i>	Owner(s) Name(s) Exactly as on Bank Account <i>3rd party only</i>

Use to provide an additional message to receiving bank. ▶

Details	
Further Credit Account Number	Further Credit Name

Use for wiring through an intermediary bank. ▶

If account is outside the U.S., provide this information. ▶

SWIFT Code	Destination Country

D. Distribution to a Nonretirement Account (via Journal)

- Use standing instructions on file
Available for one-time distributions ONLY.

Line Number

If you have multiple standing instructions, obtain the line number from your investment representative.

OR

- Distribute to the following account:

Account Number

Premiere Select® IRA Distribution Request

Customer Instructions, Terms and Conditions

Read these Instructions, Terms and Conditions carefully before completing and signing the attached form. You are responsible for complying with IRS rules governing IRA distributions, including required minimum distributions and substantially equal periodic payments. If you fail to meet any IRS requirements regulating IRA distributions, you may be subject to tax penalties. If you have any questions regarding your specific situation, consult with a tax advisor.

Upon depletion of all assets in your IRA, a \$95 liquidation/termination fee and a final year annual maintenance fee, if applicable, as described in your Premiere Select Retirement Account Customer Agreement or in some other manner acceptable to the Custodian, if applicable, will be collected from the final distribution amount. If you request a distribution that will result in an account balance that is less than the amount of any fees due, which include the liquidation/termination fee and the annual maintenance fee, for a particular year, NFS may instead process a full distribution of your entire account balance and collect the applicable fees at that time. Note that this could result in a payment amount that is less than the amount requested due to the payment of the applicable fees. In addition, your account may be closed.

If you have any questions, consult your Broker, Financial Advisor or Investment Professional ("investment representative").

Completing the Form

Write the IRA account number in the boxes in the upper right-hand corner of the form.

1. Account Owner

Complete this section as appropriate and indicate whether you are requesting a one-time distribution or a periodic distribution.

If establishing/changing/deleting a periodic distribution plan, check the appropriate box. If you are changing or deleting an existing periodic distribution plan that is one of multiple periodic distribution plans for the IRA indicated on the form, indicate the periodic distribution plan number provided by your investment representative.

2. Reason for Distributions

Indicate the reason for your distributions to ensure appropriate tax reporting, choosing only one. If you do not make a selection, your reason for distribution will be either "Normal" or "Premature" depending on your age as determined by your date of birth on record except for distributions from a BDA, which are processed as "Death Distributions." Note that if you are under age 59½ and are taking distributions for a qualified first-time home purchase (\$10,000 lifetime total), qualified higher education expenses, certain medical expenses or health insurance premiums, or substantially equal periodic payments, as defined in Internal Revenue Code ("IRC") section 72(t), select the box for "Premature." You may wish to consult with a tax advisor regarding the tax implications associated with each Reason for Distribution choice.

Important: SEPP distributions will be reported to the IRS as "premature distributions – no known exception applies." If you qualify for an exception to the tax on premature distributions, you should file IRS Form 5329 with your tax return. Consult with your tax advisor for more information.

If you are requesting a qualified Roth IRA distribution, the account must meet the IRS requirement of the 5-taxable-year period. This period begins on (a) the first day of the taxable year for which the first regular contribution is made to any Roth IRA you own or (b) if earlier, the first day of the taxable year in which the first conversion contribution is made to any Roth IRA you own.

If you wish to request a direct Rollover to an Employer-Sponsored Retirement Plan, you must sign this form and the distribution must be paid directly to the qualified plan for the benefit of the participant. Provide the plan information (your name, your account number with the plan, and the plan name) in the third party payment method instruction. Sufficient details must be provided to allow the Employer-Sponsored Retirement Plan to apply the funds to your account.

If you wish to request disability distributions, refer to Section 72(m)(7) of the IRC for more information.

If you have inherited IRA assets from a decedent and wish to take death distributions, you must first establish and transfer the assets to an IRA BDA or Roth IRA BDA as applicable, then take the death distributions from the IRA BDA or Roth IRA BDA. If you are a spouse beneficiary and wish to transfer the decedent's IRA to your IRA, do not complete this form; you must complete a Premiere Select IRA Transfer Request for Spouse Beneficiary, which can be obtained from your investment representative.

If you are under age 59½ and are taking distributions from your SIMPLE IRA before the expiration of the two-year period beginning on the date your employer makes the first contribution to your SIMPLE IRA, you may be subject to a 25% penalty.

If you wish to request a transfer pursuant to a divorce or separation of the IRA owner, do not complete this form. Contact your investment representative for additional instructions.

If you wish to request an IRA or IRA BDA Transfer of Assets (trustee-to-trustee transfer) to an IRA or inherited IRA/IRA BDA with another institution, do not complete this form. Contact your investment representative for additional instructions.

3. One-Time Distribution

Future Process Date – Optional

You may specify a future process date for this distribution request (available for distributions in cash ONLY). For partial distributions, the future process date can be up to six months from the date the request is submitted EXCEPT for Return of Excess (ROE) contributions, which are limited to seven business days from the date the request is submitted. All full distributions are limited to seven business days from the date the request is submitted.

Note: The future process date cannot cross years; for an ROE of a contribution made in the prior year, it cannot go beyond the tax filing deadline (typically October 15); and for individuals who are under age 59½, it cannot be the date you turn age 59½ or beyond.

Distribution Instructions

For a distribution other than a Return of Excess Contribution, choose one of the three options listed (For a Return of Excess Contribution, refer to the Return of Excess Contribution section below):

A. Partial Distribution in Cash. The distribution will be paid from the balance in the core account. Provide a specific gross dollar amount to be distributed and select one payment method in the Payment Method section. If you want to gross up the distribution amount to include any federal and state tax withholding and any wire fee (as applicable), check the Gross Up box.

B. Partial Distribution In-Kind.* Provide the investment name(s), and share/unit amount(s) to be re-registered into a nonretirement brokerage account and provide the account number in the Payment Method section. If more space for investment information is needed, list the information requested on the form along with your name, account number and Tax Identification/Social Security number on a separate sheet of paper, sign and date it and attach it to the form. If you are requesting a partial distribution in kind of shares only, the value of the distribution will be grossed up to include any federal and state tax withholding. Tax withholding for distributions in kind will be withheld from the core account.

C. Full Distribution.* (Distribution of your entire IRA Balance)

- For a full distribution that is to be made in cash from your core account, select one payment method in the Payment Method section.
- For a full distribution to be made in-kind, provide the nonretirement brokerage account number in the Payment Method section.

* **Note:** Certain securities may only be issued in specified denominations.

Return of Excess Contribution

Do NOT use this form to correct an excess contribution to a SIMPLE IRA. Contact your investment representative for information on how to request a return of excess contribution to a SIMPLE IRA.

If you wish to correct an excess contribution by requesting a return of the excess contribution, plus any applicable earnings, provide the date

on which the excess contribution was made, the tax year for which the excess contribution was made, and whether you are requesting the return of excess contribution before or after your tax filing deadline, including extensions for the year in which the excess contribution was made.

Contact your investment representative or tax advisor for information on how to determine the attributable earnings amount.

Redeposit as Current Year Contribution – Optional

If you wish to redeposit all or a portion of the excess contribution as a current year contribution,* you must specify the amount of the redeposit and the remainder to be distributed to you.** **Note:** The amount of the redeposit cannot exceed your current year allowable IRA contribution limit.

*Any amount to be distributed and then re-deposited as a current year contribution will be reported on an IRS Form 1099-R (for the distribution) and IRS Form 5498 (for the contribution).

**Payment will be made in accordance with the payment method selected in the Payment Method section and will be reported, less any wire fee, if applicable, on IRS Form 1099-R.

Note:

- You may be able to correct contributions to a Roth IRA by recharacterizing the Roth IRA contribution (and its earnings) to another IRA for the same tax year. Contact a tax advisor for more information on how to correct an excess Roth IRA contribution via recharacterization.
- If your employer makes a nondeductible contribution to your SEP-IRA, the excess amount is first treated as a regular annual IRA contribution and then to the extent the amount exceeds your annual IRA contribution limit, an excess occurs and can be corrected by requesting a return of excess contribution in this section of the form.
- A return of excess contribution (distribution) is not required if you are correcting the excess contribution by using the carry-over method of re-applying the excess contribution to subsequent tax years until the excess is depleted. Do not complete this form if you choose this option. Consult a tax advisor or your investment representative for more information.
- The amount of an excess contribution that is not distributed to you or applied to a subsequent year contribution by the tax filing deadline, including extensions, for the year in which the contribution was made, is subject to a 6% IRS penalty for each year that it remains in the IRA.
- Any applicable earnings distributed to you should be included as income in the year the contribution was made and may be subject to a 10% IRS early distribution penalty if you are under age 59½.
- If you elect to have federal and/or state income taxes withheld from the distribution, withholding will only apply (i) to the earnings that are specified if the distribution is processed prior to your tax filing deadline, including extensions, for the year in which the excess contribution was made, or (ii) to the entire amount of the distribution if the distribution is processed after your tax filing deadline, including extensions.

4. Periodic Distributions

Complete this section, choosing one of the six options listed.

- Fixed Amount Plan.** Specify the dollar amount to be distributed each period.
- Fixed Period Plan.** Indicate the number of years over which you wish to deplete your IRA. The amount of each payment will be calculated by dividing the total IRA balance by the remaining number of payments. For Premiere Select Traditional, Roth, Rollover, SEP and SIMPLE IRAs, each payment will be calculated based on the total balance of your IRA up to four business days before the distribution is scheduled. For IRA BDAs and Roth IRA BDAs, your annual payment amount will be calculated based on your prior year end total balance.
- IRA BDA Life Expectancy Plan.** Life expectancy distributions from an IRA BDA are not a Required Minimum Distribution (RMD) calculation service. If you are establishing a periodic distribution plan to satisfy an RMD, consult with a tax advisor to ensure that the plan you establish, including the life expectancy information you provide, is applicable to your specific situation and satisfies your RMD requirements. Your distribution will be calculated based on your single life expectancy unless you choose to have your payments

based on another individual's life expectancy, in which case you must provide that individual's date of birth. Additional paperwork may be required; check with your investment representative.

If you are a spouse beneficiary, the annual payment amount will be calculated based on your single life expectancy based on your age in each distribution calendar year. If you are a non-spouse beneficiary, the annual payment will be calculated based on your current single life expectancy for the year following the original depositor's date of death, which will be reduced by one year for each remaining calendar year distribution.

Distributions will be paid in equal installments in accordance with the payment frequency selected in the Frequency of Payments section.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the Life Expectancy calculation, provide the amount.

- Substantially Equal Periodic Payments (SEPP) Plan.** You must be under age 59½. Any changes to the account balance after the SEPP plan is initiated will be deemed a modification and may result in IRS penalties. Once you begin taking payments, you cannot stop payments or change the calculation method until the later of five years or when you turn age 59½, with the exception that you can make a one-time change from the amortization calculation method to the required minimum distribution (RMD) calculation method; otherwise IRS penalties may be incurred.

• Calculation Method

Select the calculation method that you wish to use to calculate your SEPP payments.

Amortization Calculation Method Your SEPP distributions will be calculated by amortizing the prior December 31 balance of your IRA over the remainder of the life expectancy period that applies to the life expectancy election you make using the assumed rate of return you specify. IRS guidelines provide that the interest rate used be not more than 120% of the federal midterm rate for either of the two months immediately preceding the month distributions begin. Once the amount is calculated, the payment will remain constant.

Life Expectancy Calculation

Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor based on the life expectancy election you make.

RMD Calculation Method Your annual SEPP amount will be calculated by dividing the prior December 31 balance of your IRA by the applicable factor from either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only), as applicable. For SEPP plans established to distribute more than one payment per year, each payment is calculated by dividing the annual amount by the number of payments to be made in the year.

• Life Expectancy Factor

Select either single life expectancy or joint life expectancy if you have selected the Amortization or Life Expectancy Calculation Method. NOT applicable if you selected the RMD Calculation Method.

If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the SEPP calculation, provide the amount.

Notes:

- If you are requesting a change to an existing calculated SEPP plan, by completing and submitting this form, you are instructing NFS to calculate and distribute any remaining payments from your SEPP plan based on the information provided on this form, and the new calculation for each payment will take effect no later than 5 business days from the date that NFS receives and accepts the form in good order.
- Any changes, other than a one-time calculation method change, to an existing calculated SEPP plan will result in the deletion of the current plan, and the establishment of a fixed amount periodic distribution plan.
- Payments will not be adjusted for any amounts distributed to you that are not part of the SEPP plan.
- If you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary

Designation form, you must inform NFS of the change, including the impact of such change on the requested SEPP calculations, by submitting another properly completed IRA Periodic Distribution Request form, and your payments may increase or decrease with payments beginning on January 1 of the year following the year of the beneficiary designation change.

Important: Changes to a beneficiary after the SEPP plan is initiated may cause a modification to the SEPP and may result in IRS penalties. Consult your tax advisor about your individual situation.

E. Required Minimum Distribution (RMD) Plan or Roth IRA Life

Expectancy Distribution Plan. (Not available to IRA BDAs) RMDs can be requested for Premiere Select Traditional, Rollover, SEP and SIMPLE IRAs. There is no requirement to take RMDs from Roth IRAs; however, you can request periodic distributions to be calculated based on the applicable life expectancy factor ("Roth IRA Life Expectancy distribution"). Your RMD/Roth IRA Life Expectancy distribution, including a first-year RMD that is being deferred to April 1 of this year or next year (if applicable), will be calculated using either the Uniform Distribution Table or the Joint Life Expectancy Table (for spousal exceptions only – see below), as applicable.

RMD Spousal Exception or Roth Joint Life Expectancy Calculation ("spousal exception") Your payments will be calculated based on the spousal exception if your sole designated beneficiary for the entire distribution calendar year is your spouse who is more than 10 years younger than you. If the spousal exception applies, your distribution will be calculated based on your and your spouse's joint life expectancies. **Important:** If the beneficiary designation on file with NFS indicates that you do not qualify for the spousal exception, your distribution will be calculated using the Uniform Distribution Table.

- If you are deferring your first year RMD until between January 1 and April 1 of the year following the year you turn age 70½, check the box and provide the date to calculate and distribute your first year RMD. **Note:** The first distribution from the plan must be the deferred RMD.
- If you wish to include last year's 12/31 market value of an outstanding rollover, transfer, or recharacterization in the RMD/Roth IRA Life Expectancy distribution calculation, provide the amount.
- **RMD Plus.** You may request an annual amount to be distributed to you in addition to your annual RMD/Life Expectancy payment amount. The amount you specify will be divided by the total number of remaining payments for the year and distributed in accordance with your instructions.
- **Current Year RMD Adjustment.** You may request to decrease your annual RMD amount by an amount that has already been distributed to you for this year.

Notes:

- RMD/Life Expectancy calculations will only include your IRA indicated on the form. If you maintain other IRAs, including those at other institutions, you are required to calculate your RMD for each IRA separately.
- If you are establishing your periodic distribution plan mid-year, your entire RMD/Life Expectancy distribution for the current year will be paid out evenly over the remaining number of scheduled payments in the year.
- If you maintain an RMD plan and if you change your beneficiary designation at any time during the year by submitting a properly completed IRA Beneficiary Designation form, you must inform NFS of the change, including the impact of such change to the requested RMD calculations by submitting another properly completed IRA Periodic Distribution Request form and your RMD amount may increase or decrease. If you fail to instruct NFS as to the impact of any beneficiary change, subsequent distributions in your payout plan may not satisfy your RMD requirements. Consult with your tax advisor to determine how a beneficiary change may affect your RMD amount.

F. Earnings Plan

Distributions will be made from the core account based on the existing Dividend, Interest, and Capital Gains Instructions on your account unless you check this box to change the instructions to pay all eligible dividends and capital gains in cash.

Frequency of Periodic Distribution Payments

Periodic distributions will not be permitted more often than once per month.

Your periodic distribution plan will be activated in accordance with your instructions after this form is received in good order by NFS. Keep in mind mail and processing time when providing the **Month and Year of the first withdrawal**.

If a **Month and Year of the first withdrawal** are not provided, payment(s) will begin on the next scheduled pay date.

If no payment frequency is provided, payment(s) will be made annually in December.

The **Day of the Month each withdrawal will occur** must be the same day for each payment period. If no **Day of the Month each withdrawal will occur** is provided, payment(s) will be made on the 5th day of the month(s).

You may specify an end date for taking periodic distributions by providing the **Month and Year of the final plan withdrawal**. An end date is NOT applicable if you are requesting a Fixed Period Plan.

Notes:

- Periodic distribution payments scheduled to be paid out in December may result in your distribution being processed prior to the date selected to help ensure that your distribution is processed prior to year end.
- Periodic distribution payments scheduled to be paid out in early January may be delayed if year-end balance recalculations are required in computing the payment amount.

5. Payment Method

If no payment method is selected, your cash distributions will be made by check and sent to your mailing address of record (the first option described below).

A. Check Distribution

1st Party Check. Check will be paid and mailed to the name and mailing address of record. If you wish to use previously provided standing instructions, check the appropriate box.

3rd Party Check. If you want a check paid and/or mailed to a payee and/or address other than the mailing address of record, check this box. You may choose to use standing instructions already on file or you may provide Alternate Instructions for just this one distribution or plan. Note that Alternate Instructions will not be added to your account for use in any future distribution requests.

Overnight Mail. If you wish to have the check mailed via overnight delivery, provide the carrier name and billing number and, for UPS only, carrier address. Available for one-time distributions ONLY.

B. Electronic Funds Transfer (EFT)

1st Party EFT. If you would like the distributions to be deposited directly to your individually owned bank account (the name on the bank account and the IRA is the same), check this box.

3rd Party EFT. If you would like the distributions to be deposited to your joint bank account or a third-party bank account, check this box.

If you would like the distributions to be deposited directly to your bank via EFT, you must have EFT instructions on your account. If the account is not currently set up for standing EFT, a standing instructions form must be completed to establish the EFT instructions. **Note:** EFT may take 4–5 business days to become active. Business days are Monday through Friday. Bank and New York Stock Exchange holidays are not included. If you have multiple sets of standing instructions, provide the line number of the specific set of instructions, as it pertains to this situation. The line number can be obtained from your investment representative.

C. Bank Wire

In order to send a distribution via Bank Wire, the recipient institution must be a member of the Federal Reserve System. For 1st Party or 3rd Party Wires, 1) you may choose to use standing instructions already on file, or 2) you may provide Alternate Instructions if this is a one-time distribution request.

continued on next page

A wire processing fee of \$15 will be deducted from the distribution amount indicated on this form, and will affect your reporting distribution account. For example, if you request a distribution of \$1,000, and you do not select the Gross Up option, both the distribution amount wired to your bank account and the distribution amount reported on IRS Form 1099-R will be \$985. The receiving bank may also charge a fee for the receipt of the Bank Wire.

D. Distribution to a Nonretirement Account (via Journal)

If you want cash or securities distributed in-kind to a nonretirement account, provide the nonretirement account number. An application must be completed to establish a new nonretirement brokerage account.

6. Notice of Withholding

Read carefully before completing the Tax Withholding Elections section of the form.

Your IRA distributions, other than qualified Roth IRA and Roth IRA BDA 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 on the distribution proceeds even if you have elected not to have tax withheld (an IRS requirement as applicable). A Post Office Box or Personal Mail Box does not qualify as a residential address.

If you elect to have withholding apply (by indicating so on your distribution request, by making no choice, or by not providing a U.S. residential address), federal income tax will be withheld from your taxable IRA distributions (excluding qualified Roth IRA and Roth IRA BDA distributions) at a rate of at least 10% (30% for non-U.S. residents). Federal income tax will not be withheld from a Roth IRA or Roth IRA BDA unless you elect to have such tax withheld.

Your state of residence will determine your state income tax withholding requirements, if any. Refer to the list below. Your state of residence is determined by your legal address of record provided for your IRA. The information provided is general in nature and should not be considered legal or tax advice.

Whether or not you elect to have federal, and if applicable, state 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 distributions. Whether or not you elect to have withholding apply (by indicating so on your distribution request), you may be responsible for payment of estimated taxes. You may incur penalties under the IRS and applicable state tax rules if your estimated tax payments are not sufficient.

If you are not a U.S. person, you must have previously submitted IRS Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. To obtain Form W-8BEN, consult your tax advisor or go to the IRS website at <http://www.irs.gov>.

Withholding Options

State of residence	State tax withholding options
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	<ul style="list-style-type: none"> No state tax withholding is available (even if your state has income tax).
AR, IA, KS, MA, ME, OK, VT	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate or an amount greater as specified by you. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
CA, DE, NC, OR	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding is voluntary. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
DC <i>Only applicable if taking a full distribution of entire account balance.</i>	<ul style="list-style-type: none"> If you are taking distribution of your entire account balance and not directly rolling that amount over to another eligible retirement account, DC requires that a minimum amount be withheld from the taxable portion of the distribution, whether or not federal income tax is withheld. In that case, you must elect to have the minimum DC income tax amount withheld by completing the Tax Withholding section. If your entire distribution amount has already been taxed (for instance only after-tax or nondeductible contributions were made and you have no pre-tax earnings), you may be eligible to elect any of the withholding options. If you wish to take a distribution of both taxable and nontaxable amounts, you must complete a separate distribution request form for each and complete the Tax Withholding section of the forms, as appropriate.
MI	<ul style="list-style-type: none"> MI generally requires state income tax of at least your state's minimum requirements regardless of whether or not federal income tax is withheld. Tax withholding is not required if you meet certain MI requirements governing pension and retirement benefits. Reference the MI W-4P Form for additional information about calculating the amount to withhold from your distribution. If you are subject to MI state tax withholding, you must elect state tax withholding of at least your state's minimum by completing the Tax Withholding section. Contact your tax advisor or investment representative for additional information about MI requirements.
MS	<ul style="list-style-type: none"> If you choose federal withholding, you will also get state withholding at your state's minimum withholding rate unless you request otherwise. If you do NOT choose federal withholding, state withholding will occur unless you request otherwise. If you have state withholding, you can request a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.
OH	<ul style="list-style-type: none"> State tax withholding is voluntary. If you choose state withholding, you can choose a higher rate than your state's minimum but not a lower rate, except on Roth IRA distributions.

Withholding Options *continued*

State of residence	State tax withholding options
SC	<ul style="list-style-type: none">• SC requires state withholding if you have not provided a Tax ID or if you have been notified of a name/Tax ID mismatch and have not resolved the issue. Otherwise, state tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).
All other states (and DC if not taking a full distribution)	<ul style="list-style-type: none">• State tax withholding is voluntary and you can choose the rate you want (any whole number between 1% and 99%).

Important: State tax withholding rules can change and the rules cited above may not reflect the current ruling of your state. Consult with your investment representative to obtain the most up-to-date information pertaining to your state.

7. Funding the Periodic Distributions *Not applicable to earnings distributions*

Your periodic distribution payments will be made based on the funding instructions you provide in this section of the form. If you do not make a selection, then payments will be made by liquidating/withdrawing assets from your core account investment vehicle ("core account") only (option A). If more space for investment information is needed, write "see attachment" in the investment name field, and list the information requested along with your name and account number on a separate sheet of paper, sign and date it and attach it to the form.

Periodic distributions can be made from your core account, money market mutual funds and certain other mutual fund positions only (check the prospectus to see if systematic withdrawals or periodic distributions are permitted); any other securities/positions in your IRA cannot be used to directly fund your periodic distribution plan.

NFS will place liquidating trades for the requested dollar amount of the scheduled distribution. Trades will be placed up to four business days prior to the scheduled date of distribution to allow for trade settlement. Back-end loads, redemption fees or transaction fees may result in insufficient funds to process the requested distribution.

Certain mutual funds may be closed to new investors. If one of these funds is subject to your distribution instructions, be aware that your position could be fully liquidated, and this would prohibit you from future investments in the fund.

Contingent Funding Options *Not available if you select "Proportional" funding (option C).*

You may select a contingent funding option to be used if there are insufficient funds available in your core account, and/or one or more of the money market mutual funds and/or other mutual funds selected. If you do not select either Contingent Funding Option on the form, then your contingent funding option will be to distribute from your core account only.

- A. From any money market mutual fund position.** By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance.
- B. From any money market mutual fund and then other mutual fund positions.** By checking this box, if there are insufficient funds in your core account, you are instructing NFS to make the distribution by liquidating assets from your other money market mutual fund positions in the same IRA, beginning with the money market mutual fund position with the lowest balance. If there are insufficient funds in your other money market mutual fund positions, you are instructing NFS to make the distribution by liquidating assets from your other mutual fund positions in the same IRA, beginning with the mutual fund position with the lowest balance. If two eligible positions have identical balances, the liquidation will be made from the fund with the lowest CUSIP number. **Note:** Fully depleting a fund may result in insufficient funds to process the distribution.

Important Note: Distributions made in cash will be paid from the balance of your core account. It is your responsibility to ensure there are sufficient funds available in the core account to process the periodic distributions. If there are insufficient funds available in the core account to process the periodic distribution amount in accordance with your instructions, NFS will generally attempt to process your requested distribution each day for the next 15 business days. Generally, if there are insufficient funds available in the core account by the expiration of that 15-business-day period, the distribution for that period will not be processed unless the distribution is scheduled to pay in December, in which case a distribution of the balance in the core account may be processed. Moreover, if the use of a Contingent Funding Option requires the liquidation of all shares of a position(s) to satisfy the requested periodic distribution amount, your IRA may have insufficient funds to process the request due to market fluctuation.

8. Signature and Date

Before signing the distribution form, carefully read the **IRA Distribution Request form** and **Customer Instructions, Terms and Conditions**. The distribution form is part of a legal agreement between you and NFS, and by signing the Signature and Date section you are agreeing to be bound by the terms and conditions contained in the **Premiere Select IRA Custodial Agreement and Disclosure Statement** or **Premiere Select Roth IRA Custodial Agreement and Disclosure Statement** or **Premiere Select SIMPLE IRA Custodial Agreement and Disclosure Statement**, as applicable.

Detach the completed distribution request form and return it to your investment representative. Keep a copy of this form with the Customer Instructions, Terms and Conditions in your files.