

IRA BENEFICIARY DISTRIBUTION REQUEST FORM

Please complete this form for a distribution from a Traditional or Roth IRA

Additional legal documentation may be required in order to process your distribution and/or to set up your Inherited IRA. To avoid delay, contact Dreyfus at 1-800-645-6561 to determine if additional documentation is required or if you have any questions. When completed, please forward this form and any additional documentation to:

Dreyfus Institutional Department
P.O. Box 9882, Providence, RI 02940-8082

For Registered, Certified or Overnight Mail, mail to:
Dreyfus Institutional Department
4400 Computer Drive, Westborough, MA 01581

SECTION 1. ACCOUNT INFORMATION

IRA OWNER'S NAME: _____

ACCOUNT NUMBER: _____

SOCIAL SECURITY NUMBER: _____

DATE OF DEATH: ____/____/____
MONTH DAY YEAR

SECTION 2. BENEFICIARY INFORMATION

BENEFICIARY: _____
(PROVIDE NAME OF BENEFICIARY. EXAMPLE: MARY JONES OR ESTATE OF JOHN SMITH)

SOCIAL SECURITY NUMBER: _____
(OR ESTATE/TRUST TAX ID)

STREET ADDRESS: _____

CITY STATE ZIP CODE

SECTION 3. CAPACITY OF PERSON SIGNING THIS DISTRIBUTION REQUEST FORM

- I am the spouse beneficiary of the deceased IRA owner
- I am the non-spouse beneficiary
- I am the Trustee of a qualified trust named as beneficiary of the deceased IRA owner*
- I represent a non-individual beneficiary of the deceased (non-qualified trust, charity, etc.)
- I am the executor of the estate of the IRA Owner (if no named beneficiary or named beneficiary predeceased owner)
- I am the executor of the estate of the named deceased beneficiary who died after the owner
- I am authorized to act for the minor beneficiary.

*Consult IRS publication 590-B and other IRS materials for an explanation of trust beneficiary requirements

SECTION 4. DISTRIBUTION OPTION DUE TO DEATH (brief explanations on last page)

- Treat IRA as my own (only if spouse was named beneficiary) – A Dreyfus IRA Application must be completed if you do not currently have a Dreyfus IRA. If you have a Dreyfus IRA, indicate Account Number here: _____
- Life expectancy option – A Dreyfus IRA Application must be completed to establish a Dreyfus Inherited IRA and to set up a regular schedule of distributions from your Dreyfus Inherited IRA.
 - Check here if assets are being transferred to the beneficiary(ies) of the IRA Owner's estate. Provide estate beneficiary names: _____ and contact Dreyfus for further instructions.
- Five year rule – If establishing a Dreyfus Inherited IRA, a Dreyfus IRA Application must be completed.
- Lump sum distribution – Send check to address in Section 2.

If assets are to be payable to an alternate payee, contact Dreyfus for further instruction.

SECTION 5. REQUIRED MINIMUM DISTRIBUTION (RMD) - Traditional IRA Beneficiaries

*Please indicate if the final RMD (amount owed to deceased IRA owner for year of death) has been met or if the final RMD needs to be processed before the remaining assets are transferred. Do not make a selection if taking a lump sum distribution.

- RMD has been met for the year of death
- Deduct the RMD for the year of death prior to transferring the remaining assets to another IRA.

*NOTE – If you do not make a selection above and are not taking a lump sum distribution, we will default to the second option.

SECTION 6. FEDERAL INCOME TAX WITHHOLDING ELECTION - Traditional IRA ONLY

The Bank of New York Mellon is required to withhold 10% of your distribution for federal income tax purposes unless you elect otherwise. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

- I want income tax withheld and understand that withholding will be applied at the rate of 10% unless a different withholding percentage is specified _____% (minimum of 10%). DOES NOT APPLY TO ROTH IRAs.
- I **do not** want any income tax withheld.

(Several states require state income tax withholding. If your IRA is located in one of these states, the custodian will withhold applicable state taxes. To the extent permitted by state law, an election to not have income tax withheld will also apply to state income taxes.)

SECTION 7. SIGNATURE

Taxpayer Identification Number Certification: Under the penalties of perjury, I certify that [1] the Social Security Number or Taxpayer Identification Number shown on this form is my correct Taxpayer Identificaiton Number, [2] I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends, or the Internal Revenue Service (“IRS”) has notified me that I am no longer subject to backup withholding, [3] I am a U.S. person (including a U.S. resident alien) and [4] the Foreign Account Tax Compliance Act (“FATCA”) code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is (are) correct. If you are exempt from FATCA reporting (if you are unsure, consult your tax advisor or the IRS), enter your exemption from FATCA reporting code (if any) here: _____. NOTE: Strike out item [2] if you have been notified that you are subject to backup withholding by the IRS and you have not received a notice from the IRS advising you that backup withholding has been terminated.

The IRS does not require your consent to any provision other than the certifications required to avoid backup withholding.

X

Beneficiary/Executor Signature

Capacity

Date

Print Name

Phone Number

Medallion Signature Guarantee* (required)
Your signature(s) must be guaranteed here as described below.

Medallion Signature Guarantee

* The Transfer Agent has adopted standards and procedures pursuant to which Medallion Signature Guarantees in proper form generally will be accepted from domestic banks, brokers, dealers, credit unions, national securities exchanges, registered securities associations, clearing agencies and savings associations participating in the New York Stock Exchange Medallion Signature Program (MSP), the Securities Transfer Agents Medallion Program (STAMP) and the Stock Exchanges Medallion Program (SEMP). Notarization by a Notary Public is not an acceptable guarantee.

Brief Explanation of Beneficiary Election Options

(Consult IRS Publication 590-B and other IRS materials for further information.)

- I. Election options for beneficiary of a Traditional IRA owner who died before the Required Beginning Date* (RBD) and for all Roth IRA beneficiaries
- a. Surviving Spouse beneficiary
 - 1. Five Year Rule – The account must be fully depleted by December 31 of the fifth year following the IRA owner's death. Arbitrary distributions may occur within the five years.
 - 2. Life Expectancy Payments – Distributions based on the beneficiary's single life expectancy, recalculated, must begin by December 31 of the year the decedent would have reached age 70½.
 - 3. Treat the IRA as your own – The decedent's IRA is transferred to your existing IRA or a new Dreyfus IRA by completing the Dreyfus Individual Retirement Account Application.
 - 4. Lump Sum Distribution – A spouse can roll over a distribution to their own IRA except the part of the distribution that is a required minimum distribution.
 - b. Non-spouse individual beneficiary or qualified trust
 - 1. Five Year Rule – The account must be fully depleted by December 31 of the fifth year following the IRA owner's death. Arbitrary distributions may occur within the five years.
 - 2. Life Expectancy Payments – Non-recalculated life expectancy payments, based on the life expectancy of the oldest beneficiary, to begin by December 31 of the year following the IRA owner's death.
 - 3. Lump Sum Distribution
 - c. Non-individual beneficiary (estate, non-qualified trust, etc.)
 - 1. Five Year Rule – The account must be fully depleted by December 31 of the fifth year following the IRA owner's death. Arbitrary distributions may occur within the five years.
 - 2. Lump Sum Distribution
- II. Election options for beneficiary of a Traditional IRA owner who died after the Required Beginning Date*(RBD)
- a. Surviving Spouse beneficiary
 - 1. Life Expectancy Payments – Distributions based on the beneficiary's single life expectancy must begin by December 31 of the year following the year of the IRA owner's death.
 - 2. Treat the IRA as your own – The decedent's IRA is transferred to your existing IRA or a new Dreyfus IRA by completing the Dreyfus Individual Retirement Account Application.
 - 3. Lump Sum Distribution – A spouse can roll over a distribution to their own IRA except the part of the distribution that is a required minimum distribution.
 - b. Non-spouse individual beneficiary or qualified trust
 - 1. Life Expectancy Payments – Non-recalculated single life expectancy payments, based on the life expectancy of the oldest beneficiary, to begin by December 31 of the year following the year of the IRA owner's death.
 - 2. Lump Sum Distribution
 - c. Non-individual beneficiary (estate, non-qualified trust, etc.)
 - 1. Life Expectancy Payments – continue distributions based on the IRA owner's remaining life expectancy, begun by December 31 of the year following the IRA owner's death.
 - 2. Lump Sum Distribution

***RBD is April 1 of the year after the account owner turns 70½**

This is a taxable event and is reported to the IRS on form 1099R.

You may wish to consult with your accountant or tax advisor regarding the available distribution options and any tax implications associated with the distribution.