BENEFICIARY DISTRIBUTION REQUEST

Use of this form to complete a beneficiary distribution, including a direct rollover due to death, will result in a reportable distribution under the tax ID of the beneficiary to the Internal Revenue Service and state tax authorities, as required. Beneficiary transfers to an inherited IRA will not result in a reportable distribution.

For IRA beneficiary transfers involving multiple primary beneficiaries, inherited accounts must be established for each beneficiary using their name and Social Security Number. Only spousal beneficiaries may treat the IRA as their own and transfer it in their name.

This form should be used to request the total distribution of a beneficiary's portion of inherited assets only. Do not use this form to request required minimum distributions from the decedent's IRA account.

### STEP 1. DECEDENT INFORMATION

<table>
<thead>
<tr>
<th>Name</th>
<th>Account Number</th>
<th>Date of Death</th>
</tr>
</thead>
</table>

### STEP 2. BENEFICIARY INFORMATION

<table>
<thead>
<tr>
<th>Name</th>
<th>Social Security/Tax ID/Foreign TIN</th>
<th>Date of Birth (if applicable)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Legal Address</th>
<th>City</th>
<th>State</th>
<th>Zip/Postal Code</th>
<th>Telephone</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Mailing Address (if different than Legal Address)</th>
<th>City</th>
<th>State</th>
<th>Zip/Postal Code</th>
<th>Telephone</th>
</tr>
</thead>
</table>

### STEP 3. REQUEST REASON

- **Beneficiary Distribution** – distribute assets directly to beneficiary as a reportable event. Withhold taxes as directed below.
- **Beneficiary Transfer** – transfer assets to beneficiary’s inherited IRA. Must include letter of acceptance from contra firm if account is held at another financial institution. Please complete Step 4.
- **Direct Rollover Due to Death** – distribute assets from a qualified employer sponsored plan to the beneficiary IRA as a reportable event. Tax withholding does not apply. Must include signature of plan administrator/trustee.

### STEP 4. BENEFICIARY ALLOCATION

- **Total distribution of your allocation** – if you are requesting a Required Minimum Distribution of the decedent’s assets, do not use this form.
  - Cash payment in the amount of $.
  - Distribute/Transfer securities (indicate symbol, description and quantity). This option is only available for journals to beneficiary’s account.

<table>
<thead>
<tr>
<th>SYMBOL/CUSIP</th>
<th>SECURITY DESCRIPTION</th>
<th>QUANTITY/PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
STEP 5. TAX WITHHOLDING ELECTION

For beneficiary distributions only. Do not complete for beneficiary transfers or direct rollovers due to death.

Federal Income Tax Withholding (Form W-4P/OMB No. 1545-0074) Dept. of Treasury, Internal Revenue Service)

Unless you indicate a different withholding amount below, or you elect not to withhold Federal income tax by indicating your election below, 10% will be withheld from your IRA distribution.

☐ Do NOT withhold federal income tax from the gross distribution amount.

☐ Withhold federal income tax from the gross distribution amount at the rate of 10%.

☐ Withhold __________% or $_________________ of federal income tax from the gross distribution amount.

State Income Tax Withholding

If an election is not made, we will withhold from your distribution according to your state of residence requirement. The minimum state of residence requirement must be withheld if a specific percentage or dollar amount is provided. For states with voluntary withholding, no withholding will apply if a percentage or dollar amount is not specified. State income tax withholding may be required when you elect federal income tax withholding.

☐ Do NOT withhold state income tax from the distribution. (Not applicable to all states.)

☐ Withhold state income tax from the distribution according to the requirements as outlined in the Federal and State Income Tax Withholding Instructions.

☐ Withhold __________% or $_________________ of state income tax.

Nonresident Alien (NRA) Tax Withholding

If you are a nonresident alien, mandatory withholding will apply. 30% NRA tax will be withheld from the gross distribution. NRA withholding will be required when a foreign legal and/or mailing address is provided. Requesting a reduced treaty rate requires the opening of an inherited IRA along with Form W-8BEN.

You should contact your tax professional before making an election regarding state withholding. BNY Mellon Brokerage Services, a Division of BNY Mellon Securities Corporation, is not responsible for changes in state law that may impact the accuracy of this information.

STEP 6. METHOD OF DELIVERY

Select a method of delivery.

☐ Journal entry to the following New/Existing BNY Mellon Brokerage Account:

Account Number

☐ Deliver check in the name of the beneficiary to the listed address on this form.

☐ Deliver to Beneficiary’s IRA – deliver check to financial institution listed below as a beneficiary transfer or direct rollover due to death. Check must be made payable to the beneficiary’s IRA, and requires a letter of acceptance from contra firm.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City</th>
<th>State</th>
<th>Zip/Postal Code</th>
</tr>
</thead>
</table>

☐ Overnight check delivery. (Fees will be assessed, as per fee schedule.)

☐ Saturday check delivery, subject to carrier and residence availability.
Beneficiary Distribution Request

STEP 7. SIGNATURE

I acknowledge that I have read and understood the Tax Withholding instructions below and BNY Mellon Securities Corporation (BNYMSC), Pershing LLC (Pershing) and The Bank of New York Mellon are not responsible for determining the appropriateness of the distribution and withholding election, or my transfer instruction as applicable. I certify that I have provided BNYMSC, Pershing and The Bank of New York Mellon with correct information, and I understand that a distribution will be reported based on that information. I understand that the distribution is reported to the IRS (and my state of residence, if it requires reporting) for the tax year in which BNYMSC, Pershing and The Bank of New York Mellon process and make the distribution and there are no exceptions to this policy. If my transaction involves a qualified employer sponsored retirement plan, where I am named a designated beneficiary of a deceased participant’s vested balance, I acknowledge I am eligible to receive the benefit in the form and manner I have requested it. I affirm that BNYMSC, Pershing and The Bank of New York Mellon have not provided tax or legal advice, and that BNYMSC, Pershing and The Bank of New York Mellon strongly recommend that I consult my tax or legal advisor prior to completing this request. I hereby indemnify and hold harmless BNYMSC, Pershing, The Bank of New York Mellon and their affiliates for any consequences related to my request. BNYMSC, Pershing and The Bank of New York Mellon will rely on my certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.

Beneficiary Signature

<table>
<thead>
<tr>
<th>Print Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature</td>
<td>X</td>
</tr>
</tbody>
</table>

Upon completion, please return the completed distribution form to the advisor or BNY Mellon Brokerage Services who has the relationship with the applicable retirement account. This request must be processed within 30 days of your signature and date. You may keep a copy of the instructions for your reference.

Tax Withholding Election (Note: Tax withholding does not apply to beneficiary transfers.)
(Form W-4P/OMB No. 1545-0074) Dept. of Treasury, Internal Revenue Service)

Notice: Generally the distributions you receive from your IRA are subject to Federal income tax withholding unless you elect not to have Federal income tax withheld. You may elect not to have Federal income tax withheld on your IRA distribution by returning a signed and dated substitute Form W-4P (contained in Step 5 of this distribution request form) to Pershing LLC or BNY Mellon Brokerage Services with the appropriate box checked. Unless you elect not to have Federal income tax withheld, or if you elect an alternative withholding amount, 10% will be withheld from your nonperiodic IRA distribution.

If you elect not to have Federal income tax withheld from your IRA distribution, or if you do not have enough Federal income tax withheld from your IRA 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. You are responsible for determining and paying all Federal, and if applicable, state and local taxes on distributions from all IRAs you own.

If you are a U.S. citizen or resident alien receiving an IRA distribution that is delivered outside the United States or its possessions, withholding is required. That is, you may not waive withholding.

Nonresident aliens and foreign estates are generally subject to 30% federal tax withholding on nonperiodic IRA distributions if there is not a reduced tax treaty rate available. If you are seeking to claim a reduced tax treaty rate and you are a nonresident alien you may not use this form to receive an IRA distribution. Instead, you must open an Inherited IRA account and provide Pershing LLC with Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individual), to establish foreign status and to claim a treaty rate (when applicable). A foreign person should refer to IRS Publication 515 and to Form W-8BEN for further information.

We may be required to withhold state income tax from your IRA distribution depending on your residency. Withholding rates are subject to change without notice. If no election is made, applicable state income tax may be withheld unless you indicate otherwise. For states with voluntary withholding, no withholding will apply if a percentage or dollar amount is not specified. You may waive state income tax withholding to the extent permitted by law. In some cases, you may elect not to have state income tax withheld.

Note: Taxes withheld from your IRA distribution in accordance with your instructions will not be reversed. Once a distribution has been processed in accordance with your instructions, you may not retroactively change your withholding election. For additional information regarding Federal and state tax withholding, contact your tax professional.

Statement of Federal Income Tax Withheld From Your IRA – By January 31 of next year, Pershing LLC will provide to you Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., showing the total amount of your IRA distributions and the total Federal and State income tax withheld during the year. If you are a foreign person who provided your requisite Tax Identification Number, Pershing LLC will provide to you Form 1042-S, Foreign Person’s U.S. Source Income Subject to Withholding, by March 15 of next year.
Pre-Dispute Arbitration Clause – I acknowledge that the BNY Mellon Brokerage Account Client Agreement and Related Disclosures Booklet contains a pre-dispute arbitration clause which provides that all disputes relating to the BNY Mellon Brokerage Account are to be resolved by binding arbitration. This clause is found in Sections 27 and 28 on page 6 of the BNY Mellon Brokerage Account Client Agreement and Related Disclosures Booklet.

STEP 8. EMPLOYER INFORMATION AND SIGNATURE (WHEN APPLICABLE)

For use only with qualified employer sponsored plan requests.

As Plan Administrator/Trustee, I confirm that the beneficiary payment is being made in accordance with the terms of the Plan or Custodial Account Agreement, as applicable.

Plan Administrator/Trustee Signature (Required for all transactions involving qualified employer plan accounts.)

<table>
<thead>
<tr>
<th>Plan Administrator/Trustee Name</th>
<th>Tax ID</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Plan Administrator/Trustee Signature

X
**Federal and State Income Tax Withholding Instructions**

### TRADITIONAL IRA, SEP, SIMPLE, AND ROTH IRA

In most cases, federal and state income tax law requires that we withhold tax from your distribution. You can submit your elections by completing the Tax Withholding Election Section of your Beneficiary Distribution Request Form and following the chart below.

**If you do not make an election, we will automatically withhold as follows:**

**Federal:** 10 percent of your gross distribution.  
**State:** Based on your residency as outlined below.

#### IF YOUR STATE OF RESIDENCE IS: | STATE INCOME TAX WITHHOLDING REQUIREMENTS AND ELECTIONS
---|---
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY | State income tax withholding is not required.  
State income tax withholding is not required for residents of these states.  
We will not withhold state income tax from your distribution if you reside in these states.

We will withhold state income tax only if you instruct us to do so. If you want state income taxes to be withheld, you must indicate the amount or percentage.  
**Note:** We require tax withholding amounts to be requested in whole dollars for the following states: Colorado, Missouri, and New Jersey.

IA, KS, MA, ME, NE, OK | Mandatory state income tax withholding when federal income tax is withheld.  
We will withhold state income tax according to the rates below when federal income tax is withheld from your distribution:

<table>
<thead>
<tr>
<th>State</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Iowa, Kansas, Maine, Nebraska, Oklahoma</td>
<td>5.00% of Gross Distribution</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>5.05% of Gross Distribution</td>
</tr>
</tbody>
</table>

If you have elected not to withhold federal income tax, but request state income tax withholding, the following rules apply:

<table>
<thead>
<tr>
<th>State</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas, Maine, Massachusetts, Nebraska</td>
<td>Specify a dollar amount or a percentage</td>
</tr>
<tr>
<td>Iowa, Oklahoma</td>
<td>5.00% or more of Gross Distribution</td>
</tr>
</tbody>
</table>

AR, CA, CT, DC, MI, MS, NC, OR, VT | Mandatory state income tax withholding when federal income tax is withheld.  
We will withhold state income tax according to the rates below whenever federal income tax is withheld from your distribution, unless you indicate otherwise:

<table>
<thead>
<tr>
<th>State</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arkansas</td>
<td>3.00% of Gross Distribution</td>
</tr>
</tbody>
</table>
| California | 10.00% of Federal Income Tax Withheld  
For more information on California withholding using the DE 4P table, see [www.taxes.ca.gov](http://www.taxes.ca.gov). |
| Connecticut | 6.99% of Gross Distribution  
Connecticut withholding is mandatory whether federal income tax is withheld or not. For more information about Connecticut withholding and the exemption from withholding, see Form CT W-4P at [www.CT.gov](http://www.CT.gov). |
| District of Columbia | 8.95% of Total Distribution  
District of Columbia income tax withholding on total distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions. |
| Michigan | 4.25% of Gross Distribution  
For more information about Michigan withholding, see Form MI W-4P at [www.michigan.gov](http://www.michigan.gov). |
| Mississippi | 5.00% of Gross Distribution  
Mississippi income tax withholding on early or excess distributions is mandatory (whether federal income tax is withheld or not) and voluntary for all other types of distributions. |
| North Carolina | 4.00% of Gross Distribution |
| Oregon | 8.00% of Gross Distribution |
| Vermont | 3.00% of Federal Income Tax Withheld |

If you want state income tax withholding at a different rate (or no state income tax withholding), check the box “**Do not withhold state income tax**” in the Withholding Tax Election Section of your Distribution Request Form or specify a dollar amount or a percentage to indicate your state income tax withholding election.