

## Inherited IRA Beneficiary Distribution Request Form

Please complete this form if the Inherited IRA owner is deceased and the beneficiary is requesting a distribution.

Additional legal documentation may be required in order to process your distribution. To avoid delay, contact Dreyfus at 1-800-242-8671 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

INHERITED IRA OWNER'S NAME: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

SOCIAL SECURITY NUMBER: \_\_\_\_\_

DATE OF DEATH: \_\_\_\_/\_\_\_\_/\_\_\_\_  
(Inherited IRA Owner) MONTH DAY YEAR

IRA TYPE       INHERITED TRADITIONAL IRA       INHERITED ROTH IRA

### SECTION 2. BENEFICIARY OR ESTATE/TRUST INFORMATION

NAME: \_\_\_\_\_

RELATIONSHIP: \_\_\_\_\_

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

STREET ADDRESS: \_\_\_\_\_

\_\_\_\_\_ CITY STATE ZIP CODE

DAYTIME PHONE NUMBER \_\_\_\_\_ EVENING PHONE NUMBER \_\_\_\_\_

### SECTION 3. DISTRIBUTION OPTIONS DUE TO DEATH

- Life expectancy payment option – **You must continue taking distributions based on the original Inherited IRA owner's life expectancy. A Dreyfus IRA application must be completed to establish a new Inherited IRA and to set up a regular schedule of distributions. Complete Section 4 below.**
- Five year rule payment option – **Account must be depleted by December 31 of the fifth year following the original owner's death. A Dreyfus IRA application must be completed to establish a new Inherited IRA and to set up a distribution schedule. Skip Section 4 below.**
- Lump sum distribution. **Skip Section 4 below.**

### SECTION 4. FINAL LIFE EXPECTANCY PAYMENT

\*Please indicate if the final life expectancy payment (amount owed to deceased Inherited IRA owner for year of death) has been met or if the final payment needs to be processed before the remaining assets are transferred. Do not make a selection if distributions are based on the 5 year rule payment option or if taking a lump sum distribution.

- Life expectancy payment has been met for the year of death
- Deduct the life expectancy payment for the year of death prior to transferring the remaining assets to the successor Inherited 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 5. FEDERAL INCOME TAX WITHHOLDING ELECTION - Inherited 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 6. 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 Identification Number, [2] I am not subject to backup withholding either because: (a) I am exempt from backup withholding, or (b) I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends, or (c) 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**

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Beneficiary/Executor Signature	Capacity	Date
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Print Name

**Medallion Signature Guarantee\* (required) Please note:** Notarization by a Notary Public is not an acceptable guarantee.

**\*MEDALLION SIGNATURE GUARANTEE REQUIREMENT:**

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.