



Request a Required Minimum Distribution From Your Schwab IRA

Schwab.com

1-800-435-4000
(inside the U.S.)

+1-415-667-8400
(outside the U.S.)

1-888-686-6916
(multilingual services)

When to use this form:

- Use this form if you are age 70½ or older and want Schwab to distribute your Required Minimum Distribution (RMD). (Do not use this form for Inherited RMDs. Use the Request an IRA Distribution Form.)
- If you would like Schwab to calculate your RMD, make the appropriate selection in Section 2. Or you can calculate it yourself at schwab.com/yourrmd.
- If you want to take a distribution from your IRA and will not reach age 70½ before the end of this year, please use the Request an IRA Distribution form. Or you can request a distribution online at Schwab.com.
- If you are a nonresident alien, a 30% tax withholding rate will apply unless you reside in a country with a lower treaty rate and submit a valid IRS Form W-8BEN. Contact us to find out if a lower tax treaty rate applies.

Although an RMD amount must be calculated individually for each IRA, you can take your RMD from any or a combination of all of your IRAs.

Please Remember To:

You'll find instructions on how to fill out this form in this column.

- **If you need to sell securities to complete a cash distribution, please do so before submitting this distribution form. You may place your trades on schwab.com at a discounted commission rate or call us at 1-800-435-4000 to place your trades with a broker. If your IRA is enrolled in a managed product, contact your service provider for the appropriate form.**
- Include the frequency of your distribution in Section 5.
- Tell us where to send your distribution in Section 6.
- Attach a voided check to establish Schwab MoneyLink® (if applicable).
- Complete, sign, and date this form using blue or black ink and return it to Schwab.
- For current year distributions, Schwab must receive your form by December 1 to ensure year-end completion.

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Tell Us About Yourself

We respect your privacy. Schwab will use the information you provide to process your request. Read about Schwab's privacy policy at schwab.com/privacy.

Schwab Individual Retirement Account (IRA) Number

Account Holder Name *Title, First Middle Name Last Name, Suffix*

Social Security Number **Daytime Telephone Number** *Extension*

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Tell Us About This RMD Request

List the tax year for which you are requesting an RMD. Current tax year applies unless otherwise indicated.

Distribution will be reportable to the IRS in the tax year processed.

Please select one of the following options.

If you select this option, proceed to Section 5.

If you elect to have taxes withheld, tell us if the amount is a gross or net amount. If no selection is made, gross is the default selection.

If you select the option to distribute all funds and close the account, proceed to section 6.

Tax Year yyyy

Calculate and distribute my RMD amount.

Distribute the following amount that I have determined.

\$
Amount

Before taxes are removed (gross distribution)

After taxes are removed (net distribution)

Close the account and distribute all funds in the account.

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Help Us Determine Your Life Expectancy Factor

Schwab usually calculates your RMD based on your life expectancy using the Uniform Life Expectancy Table, which can be found in IRS Publication 590-B at irs.gov. We'll use the Joint Life Expectancy Table if your sole primary beneficiary is your spouse and is more than 10 years younger than you.

Is your spouse the sole primary beneficiary of your IRA and more than 10 years younger than you?

If you answer **no** to this question, proceed to Section 4.

No

Yes

If you answer **yes** to this question, joint life expectancy applies. Please provide your date of birth and your spouse's name and date of birth.

Your Date of Birth mm/dd/yyyy

Spouse's Name Title, First Middle Name Last Name, Suffix

Spouse's Date of Birth mm/dd/yyyy

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Help Us Determine Whether a Fair Market Value Adjustment Is Required (Optional)

Check any of the following situations that apply to you, and fill in the necessary information.

If you transferred your IRA to Schwab in the current calendar year and have not yet taken an RMD, indicate the fair market value (FMV) of that IRA as of December 31 of last year.

\$
Amount

If you withdrew funds from any IRA, either at or outside of Schwab, after November 1 of the previous calendar year and rolled them into the IRA identified in Section 1 in the current calendar year within 60 days, indicate the amount of the rollover.

\$
Amount

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Select the Frequency of Your Distribution

Check either Option A or B.

For IRAs enrolled in Schwab Managed Portfolios™, Windhaven® Strategies, or ThomasPartners® Strategies, you may choose either Option A.2 for recurring distributions or Option B for a one-time distribution.

If you select the recurring distribution option, enter the date you would like your distributions to begin and select a frequency. If you are enrolled in Schwab Managed Portfolios, Windhaven Strategies, or ThomasPartners Strategies, you may only select "Annually" and should then specify a date under Option 2.

Please note account balance requirements.

Visit Schwab.com to setup distribution alerts.

Choose one date.

Please note account balance requirements.

For IRAs enrolled in Schwab Managed Account Services™ other than Windhaven Strategies or ThomasPartners Strategies, you must choose Option B for a one-time distribution.

Schwab will determine the number of shares to be moved in order to meet your RMD based on the intraday or closing price of the security on the day we process your distribution.

A. Recurring Distribution. This distribution frequency is available for cash distributions only.

1. Distribute my RMD periodically beginning on the date below, and continue until I instruct otherwise.

Date mm/dd/yyyy

Frequency:

- Annually Last business day of each month
 Twice per year Monthly on: dd
 Quarterly Every two months
 Weekly

In order for us to process a recurring distribution, you must ensure there is sufficient cash available in your account on the date of your recurring distribution. Place any sale orders before the date of your recurring distribution by calling 1-800-435-4000 or visiting Schwab.com.

2. For IRAs in Schwab Managed Portfolios, Windhaven Strategies, or ThomasPartners Strategies only:

Distribute my RMD annually on the date I select below, and continue annual distributions until I instruct otherwise.

- January 20
 May 20
 August 20
 November 20

If you unenroll from your Schwab Managed Portfolios, Windhaven Strategies, or ThomasPartners Strategies account prior to the date of your recurring distribution, you must ensure that funds are available in your account on the date of the recurring distribution in order to distribute the RMD amount.

Unless otherwise indicated below, Schwab will distribute your available cash balance prior to calculating the number of shares to distribute in kind.

B. One-Time Distribution. This distribution frequency is available for distributions of cash and/or securities. This distribution will be processed when we receive this form. Schwab is not able to distribute assets each year if you are requesting a recurring distribution. This option is only available for a one-time distribution. If multiple securities are requested, copy and submit additional pages as needed.

Check this box if you do not want Schwab to distribute your available cash balance prior to calculating the number of shares to distribute in kind. If you check this box and the value of the security indicated is insufficient to cover the full distribution amount, Schwab will distribute your available cash balance in your account only to the extent necessary to satisfy the amount of your RMD request.

Distribute the security listed below. Unless otherwise indicated above, if there is an insufficient cash balance available to satisfy this one-time RMD request, I authorize Schwab to distribute enough shares of the security to enable me to satisfy my RMD.

Security Name

Trading Symbol

If you need to sell securities to complete a cash distribution, please do so before submitting this distribution form. You may place your trade on schwab.com at a discounted commission rate or call us at 1-800-435-4000 to place your trade with a broker. If your IRA is enrolled in a managed product, contact your service provider for the appropriate form.

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Select the Method of Distribution

Complete only those sections that apply.

Distribution to a Schwab Brokerage or Bank Account. Check box A and enter your account number below to transfer your RMD to your Schwab Account.

Distributions paid to third parties. If this distribution is paid directly to a third party, you acknowledge and agree that you, as the account holder, are solely responsible for any adverse tax consequences, and you agree to indemnify and hold harmless Schwab from and against all losses, costs, liabilities, and expenses that may arise as a result of Schwab following the directions you provide on this form.

If you choose option A, add your account number and skip to section 7.

A. Transfer my RMD to a Schwab Bank High Yield Investor Checking® or a Schwab Brokerage account.

1. High Yield Investor Checking Account Number

Schwab Bank High Yield Investor Checking Account Number

2. Brokerage Account Number

Schwab Brokerage Account Number

If you choose this option, please check Box 1, 2, or 3 and then complete the associated sections, if applicable.

B. Mail my distribution.

P.O. boxes may be used here.

1. Make payable to the account holder and mail to the address listed on my Schwab IRA.

2. Make payable to the account holder and mail to the following address:

Address	City	State	Zip Code
_____ Memo (Optional - 24-character limit)			

Memo (Optional - 24-character limit)

3. Make payable to a third party.

Payee

Mail to my home address.

Mail to the following address (Not available for QCD's):

Street Address	City	State	Zip Code
_____ Memo (Optional - 24-character limit)			

Memo (Optional - 24-character limit)

Use overnight delivery. (Fees may apply.)

If you want a memo printed on your check, enter it here.

Check this box for overnight delivery.

C. Wire funds.

You may be charged a wire transfer fee. Call 1-800-435-4000 for details.

To give us time to process your request for a wire, we must receive your request prior to 2:30 p.m. ET on the date of the proposed wire. Fax your wire request to 1-877-553-7692.

Outgoing wire transfers are only available for one-time distributions and not for recurring distributions.

Standing instructions.

If you would like to make future wire requests by telephone, check this box and provide the bank account information.

Bank Name

See the sample check on the next page for instructions on how to locate your ABA Transit Routing Number and Account Number.

Bank Routing Number (ABA)

Account Number at Destination Bank

Name(s) on Destination Bank Account

Name(s) on Destination Bank Account

City and State of Residence of Account Holder at Destination Bank

For Further Credit Account Number *if applicable*

For Further Credit Name(s)

P.O. boxes may be used here.

For Further Credit Address

City

State

Zip Code

D. Transfer funds to another bank account through electronic funds transfer or Schwab MoneyLink®.

Use the existing MoneyLink instructions on file for my account.

If you already have Schwab MoneyLink set up on this IRA, please enter the bank name and the account number of the linked account.

Bank Name

Account Number

Set up new MoneyLink bank account information. By enrolling in Schwab MoneyLink, you are establishing a standing authorization to request electronic funds transfers from your Schwab IRA to an account at another U.S. financial institution specified below (collectively, the "MoneyLink Service").

Schwab Bank or Other Financial Institution Information

Your Other Financial Institution must be a U.S. financial institution and an Automated Clearing House (ACH) member. You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S. Enter the information requested below for the account where you want your distribution payments electronically transferred.

Bank Name

Account Number

Account Type:

Personal checking account

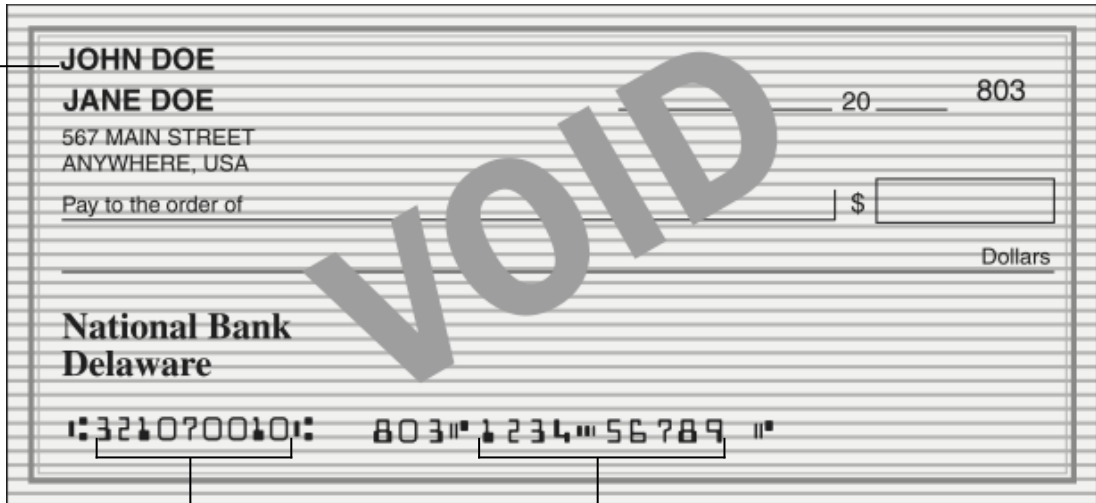
Personal savings account

If you would like to set up MoneyLink, please enter information for the bank account you want to use.

MoneyLink transfers are limited to a maximum of \$100,000 per transaction.

Please attach your voided check here. For savings accounts, attach a preprinted deposit slip.

Name must be preprinted and unaltered.



ABA Transit Routing Number

Account Number

If your account doesn't have checks or if you don't have access to your checks, you can provide proper documentation using one of these methods.

Alternative acceptable documentation:

- A deposit/withdrawal slip.
- An account statement from a bank or broker-dealer reflecting the account registration and number.
- A preprinted form (direct deposit form) from the Other Financial Institution that includes the account title, account number, account type, and ABA Transit Routing Number.
- A letter from the Other Financial Institution, on its letterhead and signed by an officer, that includes the account title, account number, account type, and ABA Transit Routing Number. For organization accounts, this letter should include the names of the authorized account signers.

Check this box if you would like to terminate existing MoneyLink instructions.

Terminate existing instructions for:

Bank Name

Account Number

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Withhold Taxes From Your Distribution

Distributions from your IRA (excluding those from Roth IRAs) are generally subject to federal (and possibly state) income tax. Even if you elect in writing not to have federal and/or state income tax withheld, you are liable for payment of federal and state income taxes, if applicable, on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding and payment of estimated tax, if any, are not adequate. For more information, see IRS Publication 590-B.

Your tax withholding election will remain in effect on all distributions from this IRA until you change or revoke it. You may change or revoke your tax withholding election at any time by submitting your request to Schwab.

Note:

- U.S. citizens who are foreign residents are subject to a 10% minimum withholding rate and cannot opt out of withholding.
- Non-resident aliens are subject to a 30% tax withholding rate and must submit a valid IRS Form W-8BEN to obtain an available reduced tax treaty rate.

A. Federal Income Tax Withholding

Schwab is required to withhold 10% from your gross distribution for payment of federal income tax unless you choose not to have federal income tax withheld. You may elect not to have withholding apply to your distribution by selecting the option below, and signing and dating this form. If you elect not to have withholding apply to your distribution, or if you do not have enough tax withheld, you may be responsible for payment of estimated taxes. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

Choose one.

I do not want federal income tax withheld.

I want federal income tax withheld at the rate of $\frac{\quad}{\text{Percentage}}$ %. (Federal tax withholding must be a whole number, at least 10%, and not more than 99% when combined with state income tax withholding.)

B. State Income Tax Withholding

Refer to the State Income Tax Withholding Information sheet for specific information concerning your state's withholding rates.

State income tax withholding from your distribution may be required. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state income tax withholding may not be available.

While Schwab makes every effort to obtain information about state tax laws from sources believed to be reliable, Schwab cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. We recommend that you contact your tax advisor regarding your tax withholding elections and to answer any questions that you may have.

If you do not make an election, Schwab will apply withholding (if required) at the minimum rate based on the laws for your state of residency as determined by the legal address of record on your account.

Choose one.

I do not want state income tax withheld.

I want state income tax withheld at the rate of $\frac{\quad}{\text{Percentage}}$ %. (State tax withholding must be at least your state's minimum tax rate and not more than 99% when combined with federal income tax withholding.)

Note: If you move between states with differing withholding laws, Schwab will apply withholding (if required) at the rate you provided above or at the minimum rate based on the laws for your new state of residency, whichever is greater.

8 Sign Your Account Authorization

A signature is required below for the Schwab IRA Account Holder. If establishing MoneyLink, signatures are required below for the Schwab IRA Account Holder.

A. I authorize Schwab to distribute cash and/or securities from my IRA according to the elections made by me on this form and certify that: (1) Under penalties of perjury, I declare that I have reviewed my elections on this form and, to the best of my knowledge and belief, they are true, correct, and complete and (2) Schwab may rely on my elections and certification without further investigation and inquiry.

For Schwab Managed Portfolios™ or Schwab Managed Account Services™ accounts only:

If my IRA is enrolled in Schwab Managed Portfolios or Schwab Managed Account Services, by signing below, I am requesting that the Money Manager* and Charles Schwab & Co., Inc. ("Schwab") add withdrawal instructions on the account according to the instructions on this form. I understand that at least five business days' notice to Schwab is required for withdrawals from the account and that if I am requesting a cash withdrawal, the Money Manager may liquidate securities to generate sufficient cash to process my withdrawal request. As a result, the account may not perform as well as other accounts managed by the Money Manager.

B. **Schwab MoneyLink® Authorization—Terms for the Schwab IRA Account Holder.** By signing below, I am signing up for Schwab MoneyLink. Terms and conditions for the Schwab MoneyLink Service will be sent to me when this form is processed. Those terms and conditions will govern all Schwab MoneyLink transactions, and my use of Schwab MoneyLink will confirm that I have received, reviewed, and agreed to be bound by these terms and conditions, including, without limit, any amendments, until I cancel this service.

C. **Schwab MoneyLink Authorization—Terms Relating to the Other Financial Institution Account.** I/we authorize Schwab (i) to initiate credit entries to my/our account indicated (the "Other Account") and to credit that account, (ii) to initiate debit entries to the Other Account and to debit that account, and (iii) to initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and to credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab has received written or verbal notification (by calling 1-800-435-4000) from me (or either of us) of its termination. Schwab must receive this notification in a time and manner so as to give Schwab and the Other Financial Institution a reasonable opportunity to act on it.

This authorization may be terminated by any of the parties at any time by calling 1-800-435-4000.

I represent and warrant that I have the authority, acting individually and without notice to any other account holder, to submit the enrollment request to Schwab as fully and completely as if I were the sole account holder of the Schwab account and the outside account and that all other owners of the account have authorized me to submit this request to Schwab. I hereby agree to indemnify and hold Schwab harmless from and against any loss, claim, damage, or liability arising out of or resulting from any action taken by Schwab in reliance upon this representation and warranty that Schwab in good faith accepts as genuine.

If I am the Schwab IRA Account Holder, my signature below constitutes my agreement with the terms set forth in Section 8A and, if applicable, Section 8B. If I am an Account Holder of the Other Financial Institution, my signature below constitutes my agreement with the terms set forth in Section 8C. If the Schwab Account Holder is not an owner on the Outside Financial Institution account, the outside account holder's signature is also required.

SIGN HERE

X

_____ Today's Date mm/dd/yyyy

Print Name

X

_____ Today's Date mm/dd/yyyy

Print Name

Charles Schwab Investment Advisory, Inc. (CSIA) is the Money Manager for Schwab Managed Portfolios, Windhaven® Strategies, and ThomasPartners® Strategies.

Charles Schwab & Co., Inc. and Charles Schwab Bank are separate but affiliated companies and subsidiaries of The Charles Schwab Corporation. Brokerage products are offered by Charles Schwab & Co., Inc., Member SIPC. Deposit and lending products and services are offered by Charles Schwab Bank, Member FDIC and an Equal Housing Lender.

Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

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Return Instructions

- **Upload** online with secure messaging (if you are an existing client and have online access to your account).
 1. Go to [Schwab.com](https://www.schwab.com) and log in to your account.
 2. Click Message Center (under Service), and then click Upload Document.
- **Fax** to 1-888-526-7252.
- **Bring** to your nearest Schwab branch (visit [Schwab.com/branch](https://www.schwab.com/branch) for locations).
- **Mail** to any of the following addresses:

Regular Mail (West)

Charles Schwab & Co., Inc.
P.O. Box 982600
El Paso, TX 79998-2600

Regular Mail (East)

Charles Schwab & Co., Inc.
P.O. Box 628291
Orlando, FL 32862-8291

Overnight Mail (West)

Charles Schwab & Co., Inc.
1945 Northwestern Dr.
El Paso, TX 79912

Overnight Mail (East)

Charles Schwab & Co., Inc.
1958 Summit Park Dr., Ste. 200
Orlando, FL 32810

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Brokerage Products: Not FDIC-Insured • No Bank Guarantee • May Lose Value

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State Income Tax Withholding Information for Individual Retirement Accounts

This general information is provided to help you understand state income tax withholding requirements for Individual Retirement Account distributions. **While Schwab makes every effort to obtain information about state tax laws from sources believed to be reliable, Schwab cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. Please make sure to properly estimate your withholding rate based on your tax status. You will be responsible for any underwithholding when you file your tax return. We recommend that you contact your tax advisor regarding your tax withholding elections or making estimated tax payments, and to answer any questions that you may have regarding your state's withholding laws.**

If your state of residency is:	Your withholding options are:
DE, IA, KS, MA, ME, NE	If you have federal income tax withheld, Schwab is required to withhold state income tax. If you do not have federal income tax withheld, you may optionally elect to have state income tax withheld. You may provide a percentage amount equal to or greater than your state's withholding requirements; otherwise Schwab will automatically apply your state's applicable withholding requirements.
AR, CA, GA, NC, OK, OR, VT	If you have federal income tax withheld, Schwab is required to withhold state income tax unless you specifically elect not to have state income tax withheld. You may provide a percentage amount equal to or greater than your state's withholding requirements; otherwise Schwab will automatically apply your state's applicable withholding requirements.
AL, AZ, CO, ID, IL, IN, KY, LA, MD, MN, MO, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	State income tax withholding is voluntary regardless of whether or not you have federal income tax withheld. Schwab will withhold state income tax only if you instruct us to do so.
DC	State withholding of 8.95% is required on lump-sum distributions. Withholding on all other distribution types is voluntary.
CT, MI ¹	State income tax withholding is required on all taxable pension distributions. To opt out of tax withholding, you must submit a state withholding certificate. Unless you make a valid opt-out election, the applicable state tax rate will be withheld.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available. Schwab will not withhold state income tax even if you elect to withhold state income tax.

If your state of residency is:	Your tax rate is:
AR, VT	3%
CA	1%
CT	6.99%
DC	8.95%
DE, IA, KS, ME, NE, OK	5%
GA	2%
MA	5.05%
MI	4.25%
NC	4%
OR	8%
AL, AZ, CO, ID, IL, IN, KY, LA, MD, MN, MO, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	There is no mandatory tax rate since these states are voluntary withholding states.
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available.

Schwab may be required to withhold state tax from your distribution based upon state tax law for your state of residency. Your state of residency is determined by the legal address of record on your account. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state tax withholding is not available. Please refer to the chart above.

¹ You must submit the MI W-4P to Schwab if you wish to opt out of Michigan state income tax withholding. You can obtain a copy of the MI W-4P by visiting Schwab.com or Michigan.gov/taxes.

