



Request an IRA Distribution

Schwab.com

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

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

1-888-686-6916
(multilingual services)

- Use this form to request a new distribution from or change an existing distribution instruction for your Schwab IRA account.
- If you are an IRA beneficiary and are requesting either a transfer from the decedent's IRA to your Inherited IRA or a lump-sum distribution, please use the Inherited IRA Account Application instead of this form.
- If you are making an in-kind transfer (e.g., from a Traditional IRA at Schwab to a Traditional IRA at another financial institution), you must initiate the transfer by contacting the Other Financial Institution.
- If you are not yet age 59½, an early withdrawal penalty may apply. See Section 6 for an explanation of the early withdrawal penalty and other important disclosures. Please consult the IRS and/or your tax advisor for more information.
- If you are a nonresident alien, a 30% tax withholding rate will apply unless you reside in a country with a lower tax treaty rate and submit a valid IRS Form W-8BEN. Contact us to find out if a lower tax treaty rate applies.

1

Tell Us About Your Schwab Account

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

Account Number

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

Social Security Number Your Daytime Telephone Number *Extension*

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Tell Us About Your Request

Please select one of the following options.

- This is a new distribution request.
- This is a change to my existing distribution request for the recurring amount of \$ _____
- This is a request for a direct rollover to an employer plan.

If you would like to roll over your Traditional IRA distribution to an employer plan, please provide the employer plan's information.

Employer Plan Name *or Employer Plan Account at Schwab, if applicable*

Type of Plan

Please select one of the following options.

- 401(k)/Profit-Sharing Plan
- Money Purchase Plan
- Thrift Savings Plan
- 403(b) Plan

3

Withhold Taxes from Your Distribution

Federal Income Tax Withholding

Complete this section if you do not have a tax withholding election on file or if you would like to change or revoke your election.

If you do not make an election on this form and you do not have an election request on file, Schwab is required to withhold 10% of your gross distribution for payment of federal income tax.

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

If you have a tax withholding election request on file, Schwab will default to that election request for this distribution and all future distributions until you change or revoke your election by submitting a different election request to Schwab.

U.S. citizens who are foreign residents are subject to a 10% minimum withholding rate. Nonresident aliens are subject to either the minimum tax treaty rate or a 30% tax withholding rate and must submit a valid IRS Form W-8BEN.

- I do not want federal income tax withheld.
- I want federal income tax withheld at the rate shown below. (Federal tax withholding must be a whole number, and at least 10% and not more than 99% when combined with state income tax withholding.)

_____ %
 Percentage

State Income Tax Withholding

State income tax withholding may be required from your distribution. 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. Refer to the State Income Tax Withholding Information sheet for specific information concerning your state's withholding rates. 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 election and to answer any questions you may have. If you do not make an election and you do not have an election request on file, Schwab will apply withholding (if required) at the minimum rate based on the laws for your state of residency as determined by your legal address of record on your account.

Refer to the State Income Tax Withholding Information sheet located in the back of this form for specific information concerning your state's withholding rates.

- I do not want state income tax withheld.
- I want state income tax withheld at the rate shown below. (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.)

_____ %
 Percentage

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 or residency, whichever is greater.

4 Tell Us the Amount and Frequency of Your Distribution

It is important that you ensure that there is sufficient cash available in your account by the date of distribution. If you want a cash distribution from positions other than your available sweep cash balance, please specify in Part B and state how many shares you would like to sell. You may place a trade at Schwab.com or call us at 1-800-435-4000 to place an order.

➔ For choices A–E, choose only one option and then continue to Section 5.

A. One-Time Cash Distribution

- Distribute my entire cash balance.
- Distribute \$ _____ from my cash balance:
 - Before taxes are removed (gross distribution)
 - After taxes are removed (net distribution)

If you elected to have taxes withheld, tell us if the distribution amount is a gross or net amount.

B. One-Time Securities Distribution

If applicable, list all securities to be sold or distributed and transferred to your non-retirement Schwab One® account. (Additional securities should be listed on a separate sheet of paper.)

- Sell specific shares of the securities listed below and distribute the net sales proceeds.
- Distribute and transfer specific shares of the securities listed below to my non-retirement Schwab One account or my Schwab Roth IR A as indicated in Section 5.*

Please select only one box. Commissions may apply. Please call 1-800-435-4000 for details.

Make sure to designate either shares or dollar value.

Name of Security #1: _____

Number of shares: _____ Dollar value: \$ _____

Name of Security #2: _____

Number of shares: _____ Dollar value: \$ _____

Name of Security #3: _____

Number of shares: _____ Dollar value: \$ _____

Name of Security #4: _____

Number of shares: _____ Dollar value: \$ _____

NOTE : The value of the distribution (including securities) will be determined using the most recent market price received by Schwab when this form is processed.

*Some securities cannot be delivered. Please call 1-800-435-4000 for additional information.

C. Recurring Cash Distribution

Distribute \$ _____ from my cash balance:

Before taxes are removed (gross distribution)

After taxes are removed (net distribution)

If you elected to have taxes withheld, tell us if the distribution amount is a gross or net amount.

Beginning _____, distribute the cash amount above and continue until I instruct otherwise.

Date mm/dd/yyyy

Note: Please ensure that there is sufficient cash available in your account by the date of your scheduled distribution.

Frequency

Weekly*

Two times monthly*

_____ and _____
mm/dd mm/dd

Monthly on*

dd

Last business day of each month*

Every two months

Quarterly

Two times annually

Annually

*These options are only available with Schwab MoneyLink®

D. Recurring Income Distribution

Recurring income distribution options are only available with electronic funds transfers.

Select as many payment options as you'd like. Your selections will be consolidated into a single payment.

- Dividends** (includes capital gains distribution)
- Interest** (includes fixed income and CD interest)
- Money Market** (includes Schwab One® Interest and Schwab Bank Interest)

Frequency and Start Date.

If frequency and start date are not provided, your account will be set up to begin paying income on the last business day of the month.

- As accrued.** Your account will be debited on the first business day after the day on which income is credited to your account. Generally, your outside bank account will be credited one business day after the debit occurs (available only for transfers to Schwab Bank or Other Financial Institutions). **NOTE:** You must complete the Schwab MoneyLink® enrollment instructions in Section 5D.
- Last business day of the month.** Income is aggregated on the last business day of each month, and your account is debited on the first business day of the next month (excluding December). Generally, your outside bank account will be credited one business day after the debit occurs. **NOTE:** You must complete the Money Link enrollment instructions in Section 5D.

Please enter your preferred start date.

Preferred Start Date *mm/dd/yyyy*

E. Lump-Sum Distribution

Note: The value of the distribution (including securities) will be determined using the most recent market price received by Schwab when this form is processed.

- Distribute all of my cash and securities in kind from my Schwab IRA to my Schwab brokerage account as listed in Section 5A below. (If you would like to receive security certificates, please contact us at 1-800-435-4000, as fees may apply.)**
- Sell all of my securities and distribute the entire cash balance from my Schwab IRA.**

What should we do with your account?

Important: Unless you check this box, your account will remain open.

- Close my account.**

5**Tell Us Where to Send Your Distribution**

Distributions paid to third parties. If this distribution is paid directly to a third party, you acknowledge and agree that you, as the authorized person, 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.

Custodial accounts. If this is a custodial IRA, you acknowledge and agree that any funds or securities transferred out of the account, and into the account of the custodian or the other account, shall be used or applied solely for the benefit of the minor.

**For choices A–D, choose only one option and then continue to Section 6.****A. To a Schwab Brokerage Account**

- Transfer my distribution assets to my Schwab account.**

Account Number

B. Mail my Distribution

Please select one of the following options.

- Payable to the account registration and mail to the address listed on my Schwab IRA.
- Payable to the account registration and mail to the following address:

Home/Legal Street Address	City	State	Zip Code
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Memo *optional*

- Payable to a third party and mail to the following address:

Payee Name	Title, First	Middle Name	Last Name, Suffix
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Home/Legal Street Address	City	State	Zip Code
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Memo *optional*

- Use overnight delivery. Fees may apply. Call 1-800-435-4000 for details.

C. Wire Funds

To give us time to process your request for a wire, we must receive your request prior to 11:00 a.m. PT (2:00 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 as a one-time distribution and not for recurring distributions. Fees may apply. Call 1-800-435-4000 for details.

- Standing instructions.** *Optional. Allows you to conveniently place future wire requests by telephone.*

Bank Name	Bank Telephone Number
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ABA Routing Number	Account Number	Bank Account Registration/Account Type
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Further Credit Account Number <i>if applicable</i>	Name of Final Beneficiary
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Final Beneficiary Address	City	State	Zip Code
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D. Transfer Funds to Another Bank Account Through Electronic Funds Transfer or Schwab MoneyLink®

This option is not available for one-time distributions from IRA accounts enrolled in Schwab Managed Account Services™ [MAS] or Schwab Managed Portfolios™ [SMP].

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

- Existing bank account

Bank Name	Account Number
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If you would like to set up MoneyLink, please enter information for the new bank account.

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

- New 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"). (You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S.)
- Implement new instructions.**
- Terminate existing instructions for:**

Bank Name

Account Number

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.

ABA Transit Routing Number Account Number

Account Type:

- Personal checking account Personal savings account

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

Name must be preprinted and unaltered.

JOHN DOE
JANE DOE
567 MAIN STREET
ANYWHERE, USA
Pay to the order of \$
Dollars
National Bank
Delaware
⑆321070010⑆ 803⑆ 1234 56789 ⑆

ABA Transit Routing Number Account Number

ABA Transit Routing Number Account Number

Alternative acceptable documentation for accounts without checks:

- A preprinted deposit slip that includes the account title, account number, account type and ABA Transit Routing Number; or
- A letter from your 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, as well as the authorized signers on the account.

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Important Information About Your Distribution

Distribution of Assets.

You may take a distribution of assets—funds or securities—from a Traditional/Rollover IRA, Inherited IRA, Roth IRA, SEP-/SARSEP-IRA, or SIMPLE IRA at any time.

Taxation of IRAs.

In general, qualified distributions from a Roth IRA (including contributions and investment earnings) and distributions of

the nondeductible contributions to a Traditional/Rollover IRA and Roth IRA are free from federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal (and possibly state) income tax at ordinary income tax rates.

For more information, see IRS Publication 590 or consult a tax advisor.

Rollover Exception.

If you take a distribution from your IRA, you have 60 days from the date of the withdrawal to roll the assets back into an IRA (at Schwab or elsewhere) in order to avoid taxes and penalties on the amount distributed. The rollover must be made into the same kind of IRA (e.g., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA). You may do this only once in a rolling 12-month period.

Early Withdrawal Penalty.

If you are not yet age 59½, a 10% early withdrawal penalty applies to the taxable portion of distributions from the Traditional/Rollover IRA, Roth IRA, SEP-/SARSEP-IRA or SIMPLE IRA unless the distribution qualifies for an exception to the penalty. In the case of a SIMPLE IRA, the early withdrawal penalty increases from 10% to 25% for a distribution made within the first two years after the account is established.

Exceptions to the Early Withdrawal Penalty.

The 10% penalty described above may not apply if the distribution is: (1) used for qualified higher education expenses, qualified home purchase expenses, certain medical expenses, or certain health insurance expenses during periods when you are unemployed; (2) made after your death or disability; (3) paid in substantially equal payments over your life or life expectancy; (4) paid on account of an IRS levy; or (5) a qualified reservist distribution. These types of distributions are reported to the IRS using Code 1, S, or J, and you can file IRS Form 5329, along with your federal tax return, to claim an exemption from the 10% penalty with respect to your distribution.

If you convert your Traditional/Rollover IRA to a Roth IRA, the taxable portion of your Traditional IRA is not subject to the 10% penalty regardless of your age at the time of the conversion.

Required Minimum Distributions.

When you reach age 70½, you are required to begin taking distributions from your Traditional/Rollover IRA. This is not required for a Roth IRA. For more information, consult your tax advisor or IRS Publication 590.

IMPORTANT DISCLAIMER

This summary is intended to provide a general statement of the rules affecting withdrawals from IR As and is not intended to provide specific guidance. The rules affecting withdrawals from these accounts are complex and subject to change. Please consult your own financial, tax or legal advisor regarding the application of the rules regarding your particular situation before requesting a distribution.

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Account Holder Signature

A signature is required below for the Schwab IRA account holder. If establishing income distribution or Schwab MoneyLink®, all Other Financial Institution account holders and the Schwab IRA account holder must provide signatures on the following page.

Schwab MoneyLink Authorization (if applicable). Terms for Schwab Account Holder.

If you elect to enroll in MoneyLink, by signing this Agreement, you are signing up for the Schwab MoneyLink Service (the "Service"). Terms and Conditions for the Service will be sent to you when this form is processed. Those Terms and Conditions will govern all transactions initiated under the Service, and your use of such Service will confirm that you have received, reviewed, and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until you cancel the Service as described in the Terms and Conditions.

Terms Relating to the Other Financial Institution Account.

If the IRA owner elects to enroll in MoneyLink, by signing this Agreement, you authorize Schwab to: (1) initiate credit entries to your account indicated on this form (the "Other Account") and credit that account; (2) initiate debit entries to the Other Account and debit that account; and (3) initiate reversals to the Other Account of erroneous or duplicate credit or debit entries and credit or debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from you (or any of you) of its termination. If you notify us verbally, we may request confirmation in writing. 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.

Electronic Transfer of Income (if applicable). Schwab Account Holder.

If you elect to receive distribution of income electronically, by signing this Agreement, you authorize the electronic transfer of funds between your Schwab account and your Schwab Bank or Other Financial Institution account specified (the "Service"), subject to the provisions of this Agreement and the Schwab account or Schwab One® Account Agreement (collectively, the "Terms and Conditions") that you received at the time you opened your Schwab account. The Terms and Conditions will govern all transactions initiated in connection with the Service, and your use of such Service will confirm

that you have received, reviewed and agreed to be bound by the Terms and Conditions, including, without limit, any amendments, until Schwab receives written or verbal notification from you of the Service's termination.

Schwab must receive any such notification in a time and manner so as to give Schwab, Schwab Bank and the Other Financial Institution a reasonable opportunity to act on it.

Schwab Bank or Other Financial Institution Account Holder.

If the IRA owner elects to receive distribution of income electronically, by signing this Agreement, you authorize Charles Schwab & Co., Inc. ("Schwab") to: (1) initiate credit entries to your account indicated above at Schwab Bank or the Other Financial Institution, and (2) to initiate reversals to your Schwab Bank or Other Financial Institution account of erroneous or duplicate credit entries and to debit such account as appropriate. This authorization will remain in full force and effect until Schwab receives written or verbal notification from you of the Service's termination. Schwab must receive any such notification in a time and manner so as to give Schwab, Schwab Bank and the Other Financial Institution a reasonable opportunity to act on it.

You authorize Schwab to distribute cash and/or securities from the IRA according to the elections made by you on this form and certify that: (1) the information on this form is correct and (2) Schwab may rely on your elections and certification without further investigation or inquiry.

SIGN HERE 



Today's Date mm/dd/yyyy

Print Name

8

Schwab Bank/Other Financial Institution Signature(s) (If Applicable)

If you are setting up or changing MoneyLink distributions to Schwab Bank or another financial institution, all account holders for the Other Account must sign. If necessary, attach additional sheets.

SIGN HERE 



Today's Date mm/dd/yyyy

Print Name



Today's Date mm/dd/yyyy

Print Name

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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 and log in to your account.
2. Click the Message Center link (under Service), and then click the Upload Document link.
3. Upload your form as an attachment by clicking the Add File button.
4. When your message is complete, click Send.

▪ **Fax** to 1-888-526-7252.

▪ **Bring** to your nearest Schwab branch (visit 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 Drive
El Paso, TX 79912

Overnight Mail (East)

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

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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 elect to 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 minimum withholding requirements; otherwise Schwab will automatically apply your state's applicable minimum 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 minimum withholding requirements; otherwise Schwab will automatically apply your state's applicable minimum 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 elect to have federal income tax withheld. Schwab will withhold state income tax only if you instruct us to do so. You may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Schwab will apply your state's applicable minimum withholding requirements.
DC	State withholding of 8.95% is required on lump-sum distributions. Withholding on all other distribution types is voluntary.
CT, MI¹	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 state minimum 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 minimum tax rate is:
AR	At least 3%
CA	At least 1%
CT	At least 6.99%
DC	At least 8.95%
DE, IA, KS, ME, NE, OK	At least 5%
GA	For 2018, at least 6% For 2019, at least 5.75%
MA	At least 5.1%
MI	At least 4.25%
NC	At least 4%
OR	At least 8%
VT	At least 2.4%
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 minimum mandatory tax rate since these states are voluntary withholding states. Note: Some states may have a minimum tax rate.
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.

¹You 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.

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