



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 non-resident 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.
- If you need to sell securities to complete a cash distribution, please do so before submitting this distribution form. You may place your trades at a discounted commission rate on Schwab.com, 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.

For current-year distributions, Schwab must receive your form by December 1 to ensure year-end completion.

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*

2 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 conversion to a Roth IRA.
- 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

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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.
- Generally, Roth IRA distributions are not taxable. Unless you have an existing election on file or elect to withhold on this form, we will not withhold taxes from your Roth IRA distribution.

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.

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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, you may place a trade on [Schwab.com](https://www.schwab.com) at a discounted commission rate or call us at 1-800-435-4000 to place a trade with a broker. Please do so prior to submitting this form. If your IRA is enrolled in a managed product, contact your service provider for the appropriate form.



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. If no selection is made, gross is the default selection.

B. One-Time Securities Distribution

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

Distribute and transfer specific shares of the securities listed below to my non-retirement Schwab One account or my Schwab Roth IRA as indicated in Section 5.*

Make sure to designate either shares or dollar value.

1. Name of Security	# of Shares	2. Name of Security	# of Shares
	or \$ Amount		or \$ Amount
3. Name of Security	# of Shares	4. Name of Security	# of Shares
	or \$ Amount		or \$ Amount
5. Name of Security	# of Shares	6. Name of Security	# of Shares
	or \$ Amount		or \$ Amount

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. If no selection is made, gross is the default selection.

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.

*These options are only available with Schwab MoneyLink®

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**

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 Schwab MoneyLink® 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.)**

What should we do with your account?

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

- Close my account.**

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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

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

Memo (optional, 24-character limit)

Payable to a third party.

Payee Name Title, First Middle Name Last Name, Suffix

Mail to my home address

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

Home/Legal Street Address City State Zip Code

Memo (optional, 24-character limit)

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

Please select one of the following options.

If you would like to make a charitable donation, enter the name of the charity and select "Mail to my home address." You will be responsible for sending the check to the charity and obtaining a receipt for your tax records. If this is for your Required Minimum Distribution, talk to your tax advisor to see if your distribution meets the requirements of a Qualified Charitable Distribution (QCD).

C. Wire Funds

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 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	
_____		_____	
ABA Routing Number	Account Number	Bank Account Registration/Account Type	
_____		_____	
Further Credit Account Number <i>if applicable</i>		Name of Final Beneficiary	
_____		_____	
Final Beneficiary Address	City	State	Zip Code

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

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

New bank account information. By enrolling in Schwab MoneyLink (the "MoneyLink Service"), 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. (You may not transfer funds to financial institutions outside the territorial jurisdiction of the U.S.)

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

- 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 ⑆ 123456789 ⑆

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-B 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. Rollovers are not allowed with Inherited IRAs; therefore, the 60-day rollover rule does not apply.

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; (5) a qualified reservist distribution; or (6) birth/adoption excise tax exception. 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 the RMD age, you are required to begin taking distributions from your Traditional/Rollover IRA. This is not required for a Roth IRA. Inherited IRAs, including Roth Inherited IRAs, have different Required Minimum Distributions rules. For more information, consult your tax advisor or IRS Publication 590-B.

IMPORTANT DISCLAIMER

This summary is intended to provide a general statement of the rules affecting withdrawals from IRAs 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.

7 Sign Your Account Authorization

A signature is required below for the Schwab IRA Account Holder. If establishing Schwab 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 7A and, if applicable, Section 7B. If I am an Account Holder of the Other Financial Institution, my signature below constitutes my agreement with the terms set forth in Section 7C. 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

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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



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.

