



# IRA Distribution Request Form

For IRAs (not for use with Qualified Retirement Plans)

PO Box 2760 ■ Omaha, NE 68103-2760

Fax: 866-468-6268

Questions? Call an IRA representative at 888-723-8504, option 2.

Certain IRA distributions may be requested on the website. Please visit [tdameritrade.com](http://tdameritrade.com) for more information.

## 1. ACCOUNT OWNER INFORMATION

Account Number:	Full Legal Name:
Date of Birth: (MM-DD-YYYY) _____	U.S. Social Security Number: (SSN) _____
Primary Phone: _____	Email Address: _____

## 2. TYPE OF DISTRIBUTION

This is a distribution due to:

TRADITIONAL/SEP IRA

- Required Minimum Distribution (RMD)** – Important: If your spouse is the beneficiary and is more than 10 years younger than you, and you would like us to calculate your RMD, please indicate here:  Please provide spouse's date of birth (MM-DD-YYYY): \_\_\_\_\_
- Normal distribution** (Account Owner has attained age 59½.)
- Premature distribution** (under age 59½) – Exceptions to the 10% penalty must be filed on IRS Form 5329.  
Only Mark if Exception Applies
  - Substantially equal periodic payments** (under IRS Code Section 72(t)(2)(A)(iv)) – Note: Please see your tax advisor for guidance. (Review Section 6 of this document prior to submitting this request.)
  - Disability** – Account Owner must meet disability requirements as outlined in Internal Revenue Code 72(t). (Account Owner must be totally and permanently disabled as outlined in Internal Revenue Code 72(t). Clients are encouraged to attach a current copy of a physician's statement, IRS Schedule R, or Social Security disability benefits letter.)
- SIMPLE IRA Premature Distribution** (under age 59½) – Has it been two years since the initial funding?  Yes  No  
(If No and no exceptions apply, the IRS may impose a 25% penalty; please see a tax advisor for guidance.)
- Beneficiary IRA** – Distribution from a Beneficiary Traditional IRA.

ROTH IRA

- Normal distribution** (Account Owner has attained age 59½.) (Please make a selection below.)
  - Qualified** – Roth IRA has been funded/converted for MORE than five years.
  - Nonqualified** – Roth IRA has been funded/converted for LESS than five years.
- Premature distribution** (under age 59½) – Exceptions to the 10% penalty must be filed on IRS Form 5329.  
Only Mark if Exception Applies
  - Substantially equal periodic payments** (under IRS Code Section 72(t)(2)(A)(iv)) – Note: Please see your tax advisor for guidance. (Review Section 6 of this document prior to submitting this request.)
  - Disability** – Account Owner must meet disability requirements as outlined in Internal Revenue Code 72(t). (Account Owner must be totally and permanently disabled as outlined in Internal Revenue Code 72(t). Clients are encouraged to attach a current copy of a physician's statement, IRS Schedule R, or Social Security disability benefits letter.)
- Beneficiary Roth IRA** (Distribution from a Roth Beneficiary IRA.) (Please make a selection below.)
  - Qualified** – Roth IRA has been funded/converted for MORE than five years since inception with the original owner.
  - Nonqualified** – Roth IRA has been funded/converted for LESS than five years since inception with the original owner.



<input type="checkbox"/> <b>DIRECT ROLLOVER</b> MUST be to a qualified employer plan – If you would like to move your IRA to a non-TD Ameritrade IRA, please initiate a transfer with the receiving firm. Please attach statement from receiving account.	
Qualified Plan Name:	Plan Account Number:
Qualified Plan Address:	Qualified Plan Type:

*Please do not use this section for “rollovers” to an IRA. A rollover to an IRA is a 60 day rollover which can only be done once per 12 month period per individual regardless of the number or types of IRA accounts maintained. For a direct transfer to another IRA, please obtain receiving custodians transfer form.*

*Please note that a transfer fee may apply for a total direct rollover.*

**3. DISTRIBUTION AMOUNT/FREQUENCY**

I instruct TD Ameritrade Clearing, Inc. to initiate a (please complete one or more of the following):

- Required Minimum Distribution (RMD) – Important: If your spouse is the beneficiary and is more than 10 years younger than you, and you would like us to calculate your RMD, please indicate here:
  - Please provide spouse’s date of birth (MM-DD-YYYY): \_\_\_\_\_.
- Total distribution of my entire account and close the account.
- Partial cash distribution of exactly \$\_\_\_\_\_. (\*Note: **Please have requested funds available in cash.**)
- Partial distribution of the following securities. (Note: Please include the number of shares and identification of security below.)

\*If you wish to liquidate the selected securities and receive the cash proceeds, you may select cash and sell the assets online at tdameritrade.com or by calling 800-669-3900.

Security Description	Quantity	Security Description	Quantity

*Please attach an additional sheet if more space is needed.*

To systematically receive this amount as a recurring distribution, please complete the following information:

If nothing is selected, your distribution will be sent as a one-time request.

- One-time distribution
- Monthly    Quarterly    Semiannually    Annually
 

Begin these payments on (MM-DD-YYYY): \_\_\_\_\_ If you do not indicate a date to begin, we will default to the current date of processing.  
 End these payments on (MM-DD-YYYY): \_\_\_\_\_ If you do not indicate an end date, we will not assign an end date to this periodic payment.
- Mark here if this request is to update your current systematic payments.

**Mark here if you would like to be able to request verbal IRA Distributions in the future.**

**Please note:** Withholding elections indicated on this form will apply to any future verbal distribution requests and CAN ONLY BE MADE IN PERCENTAGE FORM. No dollar amounts are acceptable for withholding elections on verbal distributions.

By signing this document, you are authorizing TD Ameritrade to accept verbal distribution instructions for variable amounts. Verbal distributions can be established and authorized only by you, the owner of this IRA. A POA or anyone with authorized trading power cannot be authorized to request verbal distributions. Only one verbal distribution form may be in effect at a time and a separate form is needed for each of your IRAs.

**Only the following like-titled verbal distributions are allowed:**

- **Normal distribution** (Account Owner has attained age 59½.)
- **Premature distribution** (under age 59½) Exceptions to the 10% penalty must be filed on IRS Form 5329.
- **Qualified Roth IRA distribution** – Roth IRA greater than five years old and Account Owner has attained age 59½.
- **Nonqualified Roth IRA distribution** – Account Owner is under age 59½ and/or it has not been at least five years from the beginning of the year in which the account was opened and funded/converted.
- **SIMPLE IRA distribution** (for individuals under 59½ and the distribution is taken within two years of the date of the first contribution, and no exceptions apply) – The IRS may impose a 25% penalty; please see a tax advisor for guidance.
- **Beneficiary IRA** – Distribution from a Beneficiary IRA.

**4. DISTRIBUTION METHOD**

I instruct TD Ameritrade Clearing, Inc. to distribute the amount stated in the following manner:  
**(if nothing is selected, your distribution will be mailed to the address listed on your account):**

Please select one of the following options:

- INTERNAL TRANSFER** to my non-IRA receiving TD Ameritrade account number: \_\_\_\_\_
- CHECK** Delivery Method:
  - U.S. First-Class Mail (default)
  - Overnight at My Expense
  - Pick Up at Branch: Branch name/location: \_\_\_\_\_  
 Date of Pickup: \_\_\_\_\_ (minimum of two business days if not faxed from branch location)
- Alternate Address (if not selected, check will be mailed to address on record)
  - This is to mail to alternate address AND update my address of record.

Address: \_\_\_\_\_

City: _____	State: _____	ZIP Code: _____
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Alternate Payee:  
 Name: \_\_\_\_\_

**ACH and Wire** (complete instructions for only one option below):

- Wire (at my expense)
  - \*\* Save the below wire instruction to my account for future online use.**  
 Log in to the secure website at tdameritrade.com/Deposits & Transfers and use these instructions online (Limit five per account)
- Electronic (ACH) to my Checking account
- Electronic (ACH) to my Savings account

Please read the attached **Automated Clearing House (ACH) Agreement**. (you agree to these terms by signing below)

Name on Bank Account: \_\_\_\_\_

Bank Name: _____	Phone Number: _____
City: _____	State: _____
ABA/Routing Number: _____	Bank Account Number: _____

Please attach letter of instruction for two banks, brokerage, and escrow wires to ensure we have all the information needed to process your request. For International Wires, please attach the Wire Request (International) form to your IRA Distribution form to ensure all required information is included to complete your request. This form can be located at [www.tdameritrade.com](http://www.tdameritrade.com).

**5. TAX WITHHOLDING ELECTION (COMPLETION REQUIRED)**

If this election is not completed, IRS regulations require federal income tax to be withheld at the rate of 10% from your withdrawal.

Form W-4P/OMB NO. 1545-0415

**Important notice:** Any withdrawal from your Custodial IRA is subject to federal income tax withholding unless you elect not to have withholding apply. Withholding will apply to the entire withdrawal, since the entire withdrawal may be included in your income that is subject to federal income tax. You may elect not to have withholding apply to your withdrawal payments by completing and dating this election and returning it to TD Ameritrade Clearing, Inc.

- I elect **NOT** to have federal income tax withheld.
- Please withhold taxes from my distribution at a rate of 10%.
- Please withhold taxes from my distribution at a rate of: \_\_\_\_\_ % or \$ \_\_\_\_\_ (not less than 10% of total distribution).

If you elect not to have withholding apply to your withdrawal payments, or if you do not have enough federal income tax withheld from your withdrawal, 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. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your withdrawal. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

**State Withholding Election**

In some cases, you may elect not to have state tax withheld, or you may tell us how much you would like us to withhold. In other cases, TD Ameritrade Clearing, Inc. is required by federal and/or state statutes to withhold a percentage of your IRA distribution for income tax purposes.

**If you do not make an election, we will automatically apply withholding (if required) at the minimum rate based on your state of residency.** For your reference, we have posted state withholding guidelines at <https://www.tdameritrade.com/pricing.page>.

I declare my permanent state of residence is (state): \_\_\_\_\_, and that my election should reflect the requirements of that state.

**If a permanent state of residence is not noted, we will default to the state on record.**

Please make your election below:

- I elect **NOT** to have state income tax withheld.
- Please withhold taxes from my distribution at a rate of: \_\_\_\_\_ % or \$\_\_\_\_\_.

**Please note:** TD Ameritrade Clearing, Inc. advises you to contact your tax professional before making any election regarding state withholding elections. State law is subject to change, and TD Ameritrade Clearing, Inc. is not responsible for changes in state law that occur after the publication date of this form.

**6. 72(T) SUBSTANTIALLY EQUAL PERIODIC PAYMENTS EXCEPTIONS**


In consideration of TD Ameritrade, Inc. reporting this series of distributions on Tax Form 1099-R Box 7 as a code 2, please review the following:

- Once this payment series begins, generally, the payment schedule may not be altered for a period of five years (60 months) or attainment of age 59½, whichever is longer.
- Funds may not be added or subtracted from the account in any way, including contributions, transfers in or out, and distributions from the account other than the calculated payment once the payment period has commenced.
- The account you are requesting this payment schedule for must have sufficient cash funds for the distribution. A missed payment not corrected by year's end constitutes an alteration of the schedule and will terminate the exception.
- Please consult with a financial or tax professional before submitting this request.

**7. PLEASE READ AND SIGN THE SECTION BELOW**

I understand that, subject to the provisions of the Agreement, I have full discretion and control over the form of payment or payments of the entire balance in the Account. I shall exercise control by directing that such payment or payments be made as described above, and the Custodian shall have no responsibility or liability with respect to the choice of any such form of payment or payments. I attest that I am the proper party to receive payment(s) from this IRA and that all information provided by me on this form, including supplemental material, is true and accurate. I certify that no tax advice has been given to me by TD Ameritrade Clearing, Inc. and that all decisions regarding this withdrawal are my own. I expressly assume the responsibility for any adverse consequences which may result from the withdrawal; and I indemnify and hold harmless TD Ameritrade, Inc. and TD Ameritrade Clearing, Inc. and their divisions, officers, employees, directors, representatives, owners, affiliates, successors, and assigns. Please note if no date is indicated below, the withholding election will default to receipt date of the form.

**If no distribution election is selected, TD Ameritrade may elect for the beneficial owner.**

 Account Owner's Signature:	Date: _____
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**Original signature required; electronic signatures and/or signature fonts are not authorized.**

Investment Products: Not FDIC Insured \* No Bank Guarantee \* May Lose Value

# Automated Clearing House (ACH) Agreement

## PLEASE READ THIS AGREEMENT CAREFULLY.

In this Automated Clearing House ("ACH") Agreement (this "Agreement"), "I," "me," "my," "we," "us," and "our" refer to the individuals or parties who are the account owners, have an interest in the account, and consent to be bound by the terms of this Agreement. The following is a legally binding contract between me and TD Ameritrade. This Agreement governs my use of the TD Ameritrade website ("website"), services ("Services"), and content in relation to funding of my TD Ameritrade account through the use of an ACH transaction. Please note that this Agreement supplements but does not supersede or limit the Client Agreement that governs my TD Ameritrade account.

### Changes to the Agreement

TD Ameritrade reserves the right to amend, change, and revise the Agreement at any time and without prior notice to me. TD Ameritrade will post such amendments, changes, or modifications on the website. My continued use of the website and the Services after the amended Agreement is posted on the website constitutes my agreement to and acceptance of the amended Agreement, regardless of whether I have actually read the amendments, changes, or modifications.

### Terms of Usage

I understand that TD Ameritrade provides ACH Services for the primary purpose of the purchase or sale of securities. TD Ameritrade, as the Originator, initiates the ACH transaction and may modify my ACH instructions as required by applicable rules and regulations. From time to time, the Originating Depository Financial Institution or ODFI that TD Ameritrade uses may receive a notification of change ("NOC") from the Receiving Depository Financial Institution RDFI (client's bank), which NOC is transmitted to the ODFI. This NOC occurs when information previously provided (bank instructions) has become out of date due to changes with the respective bank structure/organization. The ODFI is obligated under industry regulation to affect these updates initiated by the RDFI.

### Electronic Delivery of Information

I understand that TD Ameritrade will electronically deliver to me all information about electronic funding, including information about bank setup(s), status of my deposits or withdrawals request(s), and any other information necessary to complete my requested transactions. I understand that "electronically deliver" means that TD Ameritrade may communicate such information to me by email or by posting the information on the TD Ameritrade website (where I can read and print the information). I understand that delivery of information related to my bank setup does not guarantee the acceptance of an ACH transaction by my financial institution. I further understand that due to antifraud measures, transactions may be delayed and/or additional steps may be required to complete a transaction.

### Right of Revocation

I understand that usage of ACH Services to facilitate my recurring transactions may be revoked and discontinued at any time. I can cancel a recurring transaction by logging in to my TD Ameritrade account and choosing "delete" next to the appropriate transaction on the Deposits & Transfers "Scheduled Transfers" page. I may also contact a TD Ameritrade Client Services representative to cancel a recurring transaction.

### Electronic Deposit and/or Withdrawal Rejects

I understand that, unless my ACH transaction is immediately rejected, TD Ameritrade will post my ACH transaction to my account, subject to restrictions. This action is not a confirmation that the financial institutions or TD Ameritrade has completed the transfer of funds. I understand that a transfer reject may occur, even subsequently to account funding. I will be responsible for any transactions effected in my account based on those funds. If TD Ameritrade receives notice that my ACH transaction was not processed as requested, TD Ameritrade may, as a courtesy, attempt to contact me by email and/or by posting a notice on my account via the website and/or by telephone.

### Guidelines and Restrictions

I understand the following acceptable deposit guidelines:

- A maximum electronic transfer of \$250,000 per day must come from a U.S. bank account in U.S. funds.
- An ACH transaction may be drawn from a personal checking or savings account titled exactly the same as the TD Ameritrade account to be funded.
- An ACH transaction from a joint bank account may be deposited into either bank account owner's TD Ameritrade account.
- An ACH transaction from an individual bank account may be deposited into a joint TD Ameritrade account if that party is one of the TD Ameritrade account owners.
- An ACH transaction from an individual or joint bank account may be deposited into an Individual Retirement Account (IRA) belonging to either account owner.

### I understand the following restrictions:

- TD Ameritrade reserves the right to charge a fee for this service. Prior to implementing such a fee, TD Ameritrade will communicate any transaction fee(s) that may apply.
- The Internal Revenue Service has specific regulations with regard to maximum allowable contributions within each tax year for qualified plans. TD Ameritrade does not give legal or tax advice, and it is my responsibility to contact a tax advisor to determine the maximum allowable contribution for my IRA and any additional restrictions that may apply.
- Funds cannot be withdrawn or used to purchase non-marginable securities, initial public offering ("IPO") stocks, or options during the first three business days. This holding period begins on the settlement date. Additionally, these funds may not be withdrawn within the first 60 days the account is open, unless they are returned by wire or ACH back to the originating bank account after the holding period (subject to applicable fees). I may trade most marginable securities immediately after funds are deposited into my account.
- Funds may not be drawn from third-party accounts, such as a business account (even if the account owner(s) name appears on the account), or the account of a party who is not one of the TD Ameritrade account owners.
- Not all financial institutions participate in ACH funding. I will consult my financial institution to determine if it will approve an ACH transaction prior to acceptance of this Agreement. An ACH Return Fee may be charged if the financial institution rejects an ACH transaction. A transfer reject may occur subsequent to the posting of funds to the account. I understand that it is my responsibility to verify the success of my ACH transaction request with my financial institution.
- TD Ameritrade cannot accept an electronic transaction from accounts drawn on brokerage accounts or some money market accounts. Some credit unions and savings accounts may not accept a request for an electronic transaction. Some financial institutions may not accept ACH from savings accounts. The success of a transaction drawn on a credit union or savings account is subject to the acceptance of the credit union or financial institution.
- The withdrawal amount cannot exceed the cash available for withdrawal in the account. I may withdraw funds prior to settlement in a margin account with available margin; however, funds withdrawn before the settlement date will incur additional fees and/or interest charges. Funds cannot be withdrawn prior to settlement in a cash account.
- The withdrawal amount cannot reduce my margin account equity below required minimum equity levels.
- If the account is in a margin call, a withdrawal cannot be made.
- Other situations may arise when an ACH transfer of funds is deemed unacceptable.