

IMPORTANT INFORMATION

- Use this form to request a systematic, periodic, tax-reportable withdrawal from your Equity Trust Company account.
- Looking to request a one-time distribution? Please submit the [One-Time Distribution](#) form.
- This form cannot be used to request recurring non-taxable trustee to trustee transfers.
- Recurring asset in-kind distributions cannot be requested.
- Verbal verification may be required from you before processing the distribution that could delay the processing time.
- Recurring disbursements will be issued on the same recurring date requested, payable to the same party.
- If the disbursement date falls on a weekend or bank holiday the payment will be issued on the business day prior.
- Disbursements will continue as directed unless the account has insufficient funds to fulfill the request or written direction is received from the account holder to cease or change disbursements.
- Checks will be sent to the account holder's mailing address of record. To update the address of record, visit www.myEQUITY.com.
- Processing and/or disbursement fees may apply.



1 ACCOUNT HOLDER INFORMATION

ACCOUNT HOLDER NAME	ACCOUNT NUMBER
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2 RECURRING DISTRIBUTION REQUEST

The distribution type (Normal, Premature, or Required Minimum Distribution) will be determined based upon the account holder age and account type. Equity Trust Company will issue disbursements for the requested amount on the same recurring date requested, payable to the same party.

A. Instruction (Select One)

- ☐ Establish New Recurring Disbursement
 ☐ Modify/Replace Existing Recurring Disbursement
 ☐ Stop an Existing Recurring Disbursement

B. Disbursement Amount (Select One)

- ☐ All Available Cash
 ☐ Total Gross Amount \$ _____

C. Disbursement Frequency (Select One)

- ☐ Monthly
 ☐ Quarterly (rolling 3 months from Start Date)
 ☐ Semi-Annual (rolling 6 months from Start Date)

D. Date to Start Recurring Disbursements (This Start Date cannot fall on a Weekend or Bank Holiday. Must be more than 3 days from date submitted)

Month/Date/Year /

Note: This will be the recurring disbursement date unless it falls on a weekend or bank holiday in which case the disbursement will be issued on the business day prior.

E. Month of Last Disbursement (Optional)

Month/Year /

Note: Disbursements will continue according to the directions provided unless the account has insufficient funds to fulfill the request or written direction is received from you to cease or change disbursements.

F. Additional Immediate One-Time Disbursement

- ☐ In addition to setting up recurring disbursements, please disburse an immediate one-time disbursement using the same amount and delivery instructions provided.

3 METHOD OF DISBURSEMENT (Select one option) Funds will be sent via check/regular mail if an option is not selected

<input type="checkbox"/> SEND FUNDS BY ACH (please allow up to 3 business days for receipt)	
BANK NAME	ACH ABA NUMBER (9 DIGITS) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
FOR CREDIT TO (NAME ON BANK ACCOUNT)	FOR CREDIT TO ACCOUNT NUMBER (BANK ACCOUNT NUMBER)
FOR FURTHER CREDIT TO (IF APPLICABLE)	FOR FURTHER CREDIT TO ACCOUNT NUMBER (IF APPLICABLE)

SEND FUNDS BY CHECK (Funds must be made payable to the account holder, unless the distribution is charitable or for a CESA or HSA)

Checks will be sent to the account holder's mailing address of record. To update the mailing address of record, visit www.myEQUITY.com.

MAKE CHECK PAYABLE TO	CESA/HSA DISTRIBUTIONS ONLY (ACCOUNT NUMBER/REFERENCE INFORMATION)
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Account Number _____



4 TAX WITHHOLDING ELECTION (Select one option for both Federal and State Withholding)

Complete both Federal Withholding Election and State Withholding (not applicable for all states). Federal income tax law requires that federal income tax be withheld at a rate of 10 percent unless you indicate otherwise. **Exceptions include: CESA, HSA, and Roth IRA accounts.**

Federal Income Tax Withholding Election

- ☐ Do **NOT** withhold Federal Income Tax
- ☐ **Withhold** Federal Income Tax at a rate of 10%
- ☐ **Withhold** Federal Income Tax at a rate of _____ % or \$ _____
(percentage or dollar amount must be greater than 10% of the total distribution value)

Note: Federal tax law requires federal income tax be withheld at a rate of 10% unless you have elected zero (0) withholding or an amount greater than 10% by marking one of the boxes above.

State Income Tax Withholding Election (Requirements vary by state.)

- ☐ Do **NOT** withhold State Income Tax
- ☐ **Withhold** State Income Tax at a rate of _____ % or \$ _____

Note: If no election is made, withholding will be made based upon the Account Holder's legal address and pursuant to the attached State Income Tax Withholding Requirements chart.

5 EXPEDITED PROCESSING (Optional)

- ☐ Yes, Expedite My Request*

Expedited processing requests will be processed before standard requests. Please indicate "Expedited" in email subject lines or fax expedited requests to 440-366-3756. Expedited processing provides priority review of the transaction only. It does not include expedited delivery of funds (overnight mail, wire, etc.).

PLEASE NOTE: The Custodian may require verbal verification from you before processing the distribution. Obtaining such verbal verification may delay expedited and normal processing times.

*Additional fees may apply, see current fee schedule.

6 PAY FEES BY CREDIT CARD (Optional)

- ☐ Yes, Charge to Credit Card on File

Unless otherwise indicated, fees will be deducted from available cash.
To change or update a credit card, please visit www.myEQUITY.com.

7 SIGNATURE

The undersigned hereby authorizes and directs Equity Trust Company to distribute funds from my account referenced above in accordance with the instruction completed on this form.

I acknowledge that: (1) this distribution request form is provided to the Custodian under the Custodial Account Agreement and Disclosure Statement; (2) this distribution is authorized under the provisions of the Custodial Account Agreement and Disclosure Statement and IRS Regulations and does not constitute a prohibited transaction; (3) the Custodian may require verbal verification before processing the distribution and the Custodian reserves the right to delay and/or cancel the distribution if the required verification is not timely received; (4) by signing this form, I understand and agree that the Custodian is not responsible for determining the appropriateness of any voluntary withholding election and such election is applicable to any subsequent distribution until it is revoked by me under the procedure established by the Custodian; (5) I certify that all information provided is true and accurate; (6) I have not received any tax or legal advice in connection with this distribution from the Custodian and I understand that it is my responsibility to determine the taxable amount of this distribution.

I agree to indemnify, hold harmless and release the Custodian for any liability due to the processing, amount or receipt of this distribution.

ACCOUNT HOLDER SIGNATURE

DATE

STATE INCOME TAX WITHHOLDING REQUIREMENTS

State of Residence	State Income Tax Withholding		
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	State income tax is not allowed.		
AL, AZ, CO, ID, IL, IN, KY, LA, MD, MN, MO, MS, MT, NJ, NM, NY, ND, OH, PA, RI, SC, UT, WI, WV	State Income Tax Withholding is Voluntary		
	<ul style="list-style-type: none">• We will withhold state income tax only if you instruct us to do so.• You must indicate the amount to withhold.• For MD, NJ & NY amounts must be whole dollars.• For PA, if you choose to withhold it must be at 3.07%.		
AR, CA, NC, OR, VT	State Income Tax Withholding is Mandatory Where Federal Withholding Applies		
	If federal tax is required we will withhold the following unless you indicated otherwise: <div><div>AR - 3% of gross distribution</div><div>CA - 10% of federal tax withheld</div><div>NC - 4% of gross distribution</div><div>OR - 8% of gross distribution</div><div>VT - 2.4% (minimum) of gross distribution based on Federal withholding</div></div>		
IA, KS, ME, MA, NE, OK	State Income Tax Withholding is Mandatory Where Federal Withholding Applies		
	If federal tax is withheld you cannot opt out of state withholding. We will withhold as indicated: <div><div>IA - 5% of gross distribution</div><div>KS - 4.5% of gross distribution</div><div>ME - 5% of gross distribution</div><div>MA - 5.1% of gross distribution</div><div>NE - 5% of gross distribution</div><div>OK - 5% of gross distribution</div></div>		
	State Income Tax Withholding		
CT	6.99% - Mandatory if lump sum distribution of the entire account balance, unless any portion of the lump sum distribution was previously subject to tax, or the lump sum distribution is a rollover as a trustee-to-trustee transfer.		
D.C.	8.95% - Mandatory if lump sum distribution. This does not include rollover distributions from a direct trustee to trustee transfer or a rollover from an individual retirement account to a traditional or Roth IRA that is a direct trustee-to-trustee transfer.		
DE	Distributions are subject to withholding if withholding is required for federal purposes. If withholding is not required, voluntary withholding may be requested at 5%.		
GA	Withholding will be required unless indicated otherwise. Withholding percentage will follow the chart below:		
	\$ 0	\$ 7,999.99	2.0%
	\$ 8,000	\$ 9,999.99	3.0%
	\$10,000	\$11,999.99	4.0%
	\$12,000	\$14,999.99	5.0%
	\$15,000	and over	6.0%
MI	Required unless you certify that your distribution is not taxable because you were born before 1946 or you believe you will not have a balance due on your Michigan Individual Income Tax Return, Form MI-1040. 4.25% of taxable distribution		
VA	Distributions are subject to withholding if withholding is required for federal purposes, unless the recipient qualifies for and elects no withholding. Recipient can only elect no withholding if (a) the same choice was made for federal purposes, (b) recipient is a non-resident, (c) recipient expects to have no tax liability, or (d) recipient's adjusted gross income is less than \$11,950 if single, \$23,900 if married. Recipients cannot elect out of withholding if eligible rollover distribution is not rolled over.		
NOTE 1:	The above applies to residents of each respective state. Special rules apply if you live in a foreign country, are not a U.S. Citizen, or are a non-resident alien.		
NOTE 2:	The above is provided as a guideline only, and is not advice regarding withholding. State law is subject to change and Equity Trust is not responsible for changes in state law that may affect the accuracy of the above. Please contact your tax advisor before making an election regarding state withholding.		