



Account Number _____

Rep ID _____ Alternate Branch _____

DISTRIBUTION REQUEST – IRA/SEP/ROTH/SIMPLE

SECTION FIVE: WITHHOLDING ELECTION

Distributions you receive from your retirement account are subject to federal income tax withholding unless you elect not to have withholding apply. If you elect withholding, government regulations require the rate to be no less than 10%. If you elect not to have withholding apply, you are still liable for payment of federal income tax on your distribution(s). You may be responsible for payment of estimated tax. In addition, you may incur penalties under estimated tax rules if your withholding and estimated tax payments are not sufficient. Withholding is merely a method of paying taxes that you owe; therefore, it does not change your total tax liability. This section will remain in effect until RBC CM receives written notification to exchange the method of withholding.

- I elect not to have federal income tax withheld from my payment(s).
- I elect to have _____ % or \$ _____ withheld from my distribution(s) as a prepayment of federal income tax.
- I elect not to have state income tax withheld from my payment(s).
- I elect to have _____ % or \$ _____ withheld from my distribution(s) as a prepayment of state income tax.

State for withholding _____

SECTION SIX: SIGNATURES

I authorize and direct RBC CM to withdraw funds from this account and to disburse them according to the above instructions. I certify that this withdrawal is made for the reason indicated above, that this withdrawal request complies with the provisions of the Individual Retirement Account Agreement, and that this withdrawal request satisfies the requirements of the Internal Revenue Code.

Client Signature	Date	Print Name
Financial Consultant	Date	Accepted by: Firm Principal _____ Date