

Instructions: Use this form to set up the account to allow a financial advisor to request distributions from the client's retirement account. This feature is available for traditional IRAs, beneficiary IRAs, Roth IRAs, SEP IRAs, SAR-SEP IRAs, and SIMPLE IRAs. Automated Clearing House (ACH) requests must be original and mailed to LPL. **Mail or fax the completed form to Retirement Accounts, P.O. Box 509045, San Diego, CA 92150-9045; fax (858) 550-8071.**

1.	Account Number <input style="width: 95%;" type="text"/>	Rep ID <input style="width: 95%;" type="text"/>
	Client Name <input style="width: 95%;" type="text"/>	Date of Birth <input style="width: 95%;" type="text"/>

2.	Distributions On Demand Instructions (select only one) <input type="radio"/> This is a new request <input type="radio"/> This is an additional set of instructions <input type="radio"/> This is an update to an existing request (all previous Distributions On Demand instructions are superceded) <input type="radio"/> This is a request to terminate all existing Distributions On Demand instructions
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3.	Tax Withholding Federal Tax Withholding <p>Under federal law, the Custodian is required to withhold federal income tax from distributions unless you elect out of this withholding below. If no election is made, LPL will withhold 10%. You may change this election for future distributions at any time by sending a written request. Whether or not you elect to have taxes withheld from your distribution, you are responsible for the full amount of income tax and any related penalties. If you do not withhold enough tax or make appropriate estimated tax payments, you may be subject to additional penalties.</p> <ul style="list-style-type: none"> • Once taxes are withheld from the account and paid to the IRS, they cannot be reversed. • If withholding is selected, the amount withheld must be 10% or greater of the gross distribution amount. <p><input type="radio"/> Please do not withhold any federal income taxes.</p> <p><input type="radio"/> Please withhold <input style="width: 40px;" type="text"/> % on my gross distribution of monies for federal income taxes (at least 10%).</p> State Tax Withholding <p>Check one of the following to indicate whether you wish to have state taxes withheld. State tax withholding may be mandatory regardless of your election below. Also, state tax withholding is not available for some states and taxes will not be withheld regardless of your election below. State tax withholding will be based on your account registration and the table below.</p> <p><input type="radio"/> Please do not withhold any state taxes.</p> <p><input type="radio"/> Please withhold <input style="width: 40px;" type="text"/> % on my distribution of monies for state taxes (percent will be based on gross distribution).</p>
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Tax Withholding (continued)

State Income Tax Withholding Guidelines

State	Federal Income Tax Withholding Election	State Income Tax Withholding Election and Requirements
CA	Yes	Must withhold 10.00% of federal income tax withheld, unless you specify a state income tax withholding amount
	No	No withholding
	No Instructions	Must withhold 10.00% of federal income tax withholding amount
DE, IA, KS, ME, NE, OK	Yes	Must withhold at least 5.00% of gross distribution
	No	No withholding
	No Instructions	Must withhold 5.00% of gross distribution
GA	Yes	Must withhold at least 6.00% of gross distribution
	No	No withholding
	No Instructions	Must withhold 6.00% of gross distribution
MD	Yes	Must withhold at least 7.75% of gross distribution
	No	No withholding
	No Instructions	Must withhold 7.75% of gross distribution
MA	Yes	Must withhold at least 5.30% of gross distribution
	No	No withholding
	No Instructions	Must withhold 5.30% of gross distribution
NC, VA	Yes	Must withhold at least 4.00% of gross distribution
	No	No withholding
	No Instructions	Must withhold 4.00% of gross distribution
ND	Yes	Must withhold at least 21% of federal income tax withholding amount
	No	No withholding
	No Instructions	Must withhold 21% of federal income tax withholding amount
OR	Yes	Must withhold at least 8.00% of gross distribution, unless you elect no state income tax withholding
	No	No withholding
	No Instructions	Must withhold 8.00% of gross distribution
VT	Yes	Must withhold at least 27% of federal income tax withholding amount
	No	No withholding
	No Instructions	Must withhold 27% of federal income tax withholding amount
AL, CO, CT, DC, ID, IL, IN, KY, LA, MN, NJ, OH, RI, SC, UT, WI, WV	Yes	Voluntary withholding of gross distribution permitted
	No	No withholding
	No Instructions	No withholding
All other states		State income tax withholding is not an available service even if your state has state income taxes

This information is provided as a guideline only and is not a direction or advise regarding withholding. LPL Financial Corporation advises you to contact your tax professional before making any election regarding state withholding. State law is subject to change and LPL Financial Corporation is not responsible for changes in state law that may affect the accuracy of this guideline.

