

IRA Distribution Limited Power of Attorney



**PACIFIC PREMIER
TRUST**

A Division of Pacific Premier Bank

Toll Free: 800-962-4238
www.PacificPremierTrust.com

IMPORTANT INFORMATION

This form should be completed by the Account Owner for the purpose of granting his/her "Agent", as the limited Power of Attorney and the authority to request distributions from the Pacific Premier Trust Individual Retirement Account ("IRA") specified below. In order to help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each client who open an account. When you open an account, we will ask for your name, physical address, date of birth, Social Security number, and other information that will allow us to identify you. We may also ask to see your driver's license or other forms of identification.

1 ACCOUNT OWNER INFORMATION

NAME (FIRST, MI, LAST)*	PACIFIC PREMIER TRUST ACCOUNT NO.*
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I, hereby make, constitute and

appoint as my agent (hereafter

referred to as the "Agent") of , as my true and lawful attorney in-fact for the limited purpose of authorizing distributions on my behalf from the above-referenced account (the "Account") pursuant to the following terms:

As required by federal law, Pacific Premier Trust must collect the following information with respect to the Agent:

NAME (FIRST, MI, LAST)*	DAYTIME PHONE NO.*		
RESIDENCE ADDRESS (NOT P.O. BOX)*			
CITY*	STATE/PROVINCE*	COUNTRY*	POSTAL CODE*
MAILING ADDRESS (IF DIFFERENT FROM ABOVE)*			

2 TERMS & CONDITIONS

AUTHORIZATION GRANTED TO AGENT

I, the undersigned Account Owner, hereby grant to Agent the authority, in the same manner and to the same extent as I have myself (subject to the Specific Limitations on Agent's Authority below), to make, execute and deliver instructions by telephone, facsimile or other written method to Pacific Premier Trust to effect distributions from the Account (either one time, periodic or both) and to make any elections in connection therewith (including, without limitation, elections with respect to tax withholding), and to take other actions necessary or incidental to the execution of such instructions.

I acknowledge that this limited power of attorney ("LPOA") is not a durable power of attorney, and that all authority granted to my Agent herein shall cease automatically upon Pacific Premier Trust receiving written notification from a licensed physician of my mental disability, incompetence or incapacity. Upon death, Pacific Premier Trust requires a certified copy of the death certificate.

SPECIFIC LIMITATIONS ON AGENT'S AUTHORITY

While the number of "one-time" distributions that the Agent may instruct Pacific Premier Trust to make is not limited, each such instruction shall be a separate instruction, and each shall be subject to the provisions of

this LPOA.

Not authorization for distributions in excess of \$100,000.00, or to close an Account. The authority granted herein specifically excludes any authority of the Agent to instruct Pacific Premier Trust to make a single distribution from the account in excess of \$100,000.00 (one-hundred thousand dollars), or any authority to close an Account.

Agent may only direct Pacific Premier Trust to send distributions to an address or bank account previously authorized by the Account Owner.

AUTHORIZATION OF PACIFIC PREMIER TRUST TO FOLLOW AGENT'S INSTRUCTIONS

I hereby authorize Pacific Premier Trust to take such actions as it deems necessary to effect any request for distribution from the Account that it receives from me or from my Agent. I further authorize Pacific Premier Trust, in its sole discretion, to request additional documentation from me prior to executing such instructions received from my Agent.

Pacific Premier Trust shall be entitled, without further inquiry or investigation and without obtaining my approval, counter-signature or cosignatory, to accept and execute instructions received by Pacific Premier Trust from my Agent to effect distributions from the



Account, including any elections made in connection therewith, and to rely on any representations made by my Agent in connection with such instructions as if such instructions and representations had been made by me. Furthermore, any withholding notices provided to my Agent shall be deemed to be provided to me personally.

I further authorize Pacific Premier Trust, pursuant to instructions received by Pacific Premier Trust from my Agent, to remit checks or wire funds, and otherwise make distributions of funds to any address, bank or other financial institution previously authorized in writing by me.

I acknowledge that Pacific Premier Trust has not given me any advice regarding appointment of the Agent or appointment of an agent in general, and that, unless required by applicable law, Pacific Premier Trust has no duty to review or monitor the Agent's actions with respect to this LPOA. I agree to indemnify and hold harmless Pacific Premier Trust, its affiliates, and their directors, officers, employees and agents from and against all claims, actions, settlements, judgments, costs and liabilities, including attorney's fees, arising out of or relating to Pacific Premier Trust's reliance on this LPOA or on any instruction received by it from the Agent pursuant to this LPOA, or arising from or related to any distribution from the Account pursuant to instructions received by Pacific Premier Trust from the Agent.

TERMS & CONDITIONS WITH RESPECT TO AGENT

The undersigned Agent agrees that the authority conferred herein by the Account Owner shall be undertaken in accordance with the following terms and conditions:

The Agent may give instructions to Pacific Premier Trust and take actions with respect to such instructions only to the extent authorized by this LPOA. The Agent agrees not to take any actions that exceed the Agent's authority under this LPOA or any other agreement between the Agent and the Account Owner. In carrying out any actions with respect to this LPOA the Agent agrees to comply with all applicable state and federal laws, rules and regulations.

Pacific Premier Trust will not review actions of the Agent or offer legal or tax advice to the Account Owner or the Agent with respect to any instruction or election made by the Agent and shall not be responsible for supervising or monitoring the Agent with respect to actions undertaken by the Agent pursuant to this LPOA.

The Agent agrees to notify Pacific Premier Trust immediately upon receiving notice of the Account Owner's death or any revocation of the authority granted to the Agent in this LPOA. The Agent also agrees to notify Pacific Premier Trust immediately upon learning of any incompetence or mental disability of the Account Owner that would render this LPOA void.

The Agent represents and warrants that all information provided by it in this LPOA is true, accurate and complete. The Agent agrees to indemnify and hold harmless Pacific Premier Trust, its affiliates, and their directors, officers, employees and agents from and against all claims, actions, settlements, judgments, costs and liabilities, including attorney's fees, arising out of or relating to any breach by the Agent of any representation or provision of this LPOA or any disagreement between the Agent and the Account Owner with respect to the Agent's performance pursuant to this LPOA.

MISCELLANEOUS

Governing Law. This limited LPOA is subject to the laws of the State of Colorado, which shall govern its validity, interpretation and performance.

Assignment & Delegation. The Agent may not assign its rights under this LPOA without the written consent (in a manner acceptable to Pacific Premier Trust) of the Account Owner. This LPOA is binding upon and will inure to the benefit of each party's successors, heirs and permitted assigns.

Termination. This LPOA will remain in effect until such time as Pacific Premier Trust receives Account Owner's written notice of its revocation or Pacific Premier Trust is notified in writing of the death, mental disability, incompetence or incapacity of Account Owner. The termination of this LPOA shall not affect any obligations by any party resulting from instructions received prior to the receipt by Pacific Premier Trust of any such written notice. Following the termination

of this LPOA, all indemnifications contained herein shall remain in effect with respect to actions taken by any party prior to such termination.

Effect of Other Agreements. All distributions pursuant to this LPOA shall be governed by the terms and conditions of the account agreement between Pacific Premier Trust and Account Owner and the policies and procedures of Pacific Premier Trust with respect to such distributions. This LPOA supplements, and in no way limits or restricts, the rights and responsibilities of Pacific Premier Trust, the Account Owner or the Agent under existing law or under any other agreement.

I, the undersigned Account Owner, hereby acknowledge that I have read, understand and agree to all the provisions of this power of attorney, that it grants my Agent the authority to exercise the rights set forth above with respect to my IRA Account, and that anything my Agent does in the exercise of that authority is fully binding upon me. I have kept a copy of this power of attorney for my records.

I executed this election the _____ day of, _____ 20 _____.

ACCOUNT OWNER SIGNATURE*
STATE OF* COUNTY OF*

The foregoing instrument was acknowledged before me this

DAY* NAME OF CURRENT MONTH* YEAR (YYYY)*
day of,

NAME OF WITNESS*
by

Witness my hand and official seal

(SEAL)

My commission expires: ____ / ____ / ____

NOTARY PUBLIC SIGNATURE*

We declare under penalty of perjury under the laws of the State of _____ that the person who signed or acknowledged this document is personally known to us (or proved to us on the basis of convincing evidence) to be the principal who signed or acknowledged this power of attorney in our presence. Executed this _____ day of _____, 20 _____.

WITNESS SIGNATURE*

WITNESS SIGNATURE*



I, the undersigned Agent, hereby acknowledge that I have read and understand and agree to all the provisions of this power of attorney, including the Terms and Conditions with respect to Agent contained in section 4. I accept this appointment as agent and fiduciary of the Account Owner and understand my obligation to use appropriate care and caution when exercising the authority granted.

AGENT SIGNATURE*

AGENT'S FIRM NAME*

WITHHOLDING NOTICE

Federal Tax Withholding

Even if you elect "NOT" to have withholding, federal income tax must be withheld from this distribution if you HAVE NOT provided a U.S. residence/street address (not a P.O. Box) or if payment is being sent to an address outside the U.S. If you elect withholding, the IRS requires a minimum of 10% of the gross distribution to be withheld. If you are considered a Non-Resident Alien (NRA) for tax purposes, you must complete a W-8BEN form to determine the percentage of your distribution amount to be withheld.

A withholding election is not required for a direct rollover request or a transfer.

Notice of Withholding on Distributions or Withdrawals from IRAs

The distribution you have requested from your retirement plan is subject to Federal income tax withholding, unless you elect not to have withholding apply. If you elect not to have withholding apply to your distribution payments, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur tax penalties, under the estimated tax rules, if your withholding and estimated tax payments are not sufficient.

State Tax Withholding

Some states require state withholding if federal withholding is elected or required when making a distribution from your retirement plan. Please refer to the attached IRA State Withholding notice to determine if your state of residence requires withholding, if withholding is voluntary, or if withholding is not an option. If you elect state withholding, or if state withholding is required in your state, we will withhold based on the requirements of your state of residence unless you choose a greater amount.

NON-DEPOSIT INVESTMENT PRODUCTS ARE NOT INSURED BY THE FDIC; ARE NOT DEPOSITS OR OTHER OBLIGATIONS OF, OR GUARANTEED BY, THE BANK OR ANY OF ITS DIVISIONS; AND ARE SUBJECT TO INVESTMENT RISKS, INCLUDING POSSIBLE LOSS OF THE PRINCIPAL AMOUNT INVESTED.

Upload forms to: www.PacificPremierTrust.com/upload
Fax to: 303-614-7096

Send mail to:
Pacific Premier Trust
Processing Center
P.O. Box 981012
Boston, MA 02298

For express deliveries:
FIS – Remittance Processing
Loading Dock #2
Attn: Pacific Premier Trust
10 Dan Road
Canton, MA 02021

Questions?
Call 800-962-4238





IRA State Tax Withholding Notice

Some states require state withholding if federal withholding is elected or required when making a distribution from your retirement plan. Please refer to the chart to determine if your state of residence requires withholding, if withholding is voluntary or if withholding is not an option. If you elect state withholding, or if state withholding is required in your state, we will withhold based on the requirements of your state of residence unless you choose a greater amount.

While Pacific Premier Trust makes every effort to obtain information about state tax withholding laws, we do not guarantee the accuracy or the timeliness of state tax withholding information we provide, because state tax laws are subject to constant change and interpretation. The information we provide is not intended to serve as tax or legal advice, and we strongly recommend that you contact your tax advisor regarding your tax withholding elections and to obtain the most current information about your state's withholding laws.

WITHHOLDING REQUIREMENT	STATE OF RESIDENCE
Required at 2.4% when federal tax is withheld	VT
Required at 5% when federal tax is withheld	NE, ME
Required at 5.1% when federal tax is withheld	MA
When federal tax is withheld, state tax will be withheld at 4%, unless client elects out-of-state withholding	NC, VA
When federal tax is withheld, state tax will be withheld at 5%, unless client elects out-of-state withholding	DE, IA, KS, OK
When federal tax is withheld, state tax will be withheld at 7.75%, unless client elects out-of-state withholding	MD
When federal tax is withheld, state tax will be withheld at 8%, unless client elects out-of-state withholding	OR
When federal tax is withheld, state tax will be withheld at 10% of federal withholding amount, unless client elects out-of-state withholding	CA
When federal tax is withheld, state tax will be withheld at 5.75%, unless client elects out-of-state withholding or elects a lower amount	GA
Voluntary withholding (Some states have guidelines that must be followed, see below)	AL, AR, AZ, CO, CT, DC, ID, IL, IN, KY, LA, MI, MN, MO, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, WI, WV
State tax withholding is not an option (Pacific Premier Trust will not withhold state income tax even if you request it)	AK, FL, HI, NH, NV, SD, TN, TX, WA, WY

GUIDANCE FOR VOLUNTARY WITHHOLDING

AL: Maximum of 5%

AR: Minimum of 3%

CT: Must be in whole dollars, with a minimum of 6.99%

DC: Must be 8.95% if a total distribution

IL: Minimum of 3%

IN: Minimum of \$10

KY: Minimum of 2%

MI: Minimum of 4.25%

MO: Must be in whole dollars

MT: Minimum of 6%

ND: Minimum of 4%

NJ: Must be in whole dollars only, with a minimum of \$10

OH: Minimum of 3.5%

RI: Minimum of 7%

SC: Minimum of 7%

WV: Minimum of 4%

No Guidance: AZ, CO, ID, LA, MN, MS, NM, NY, PA, UT, WI

(California state withholding is calculated as a percentage of the federal withholding amount. All other state withholding will be calculated as a percentage of the gross distribution amount.)