



Removal/Correction Of Excess IRA Contribution

IMPORTANT INFORMATION:

Use this form if you are requesting the removal of a current tax year contribution plus earnings, you have not taken a deduction for the contribution and it is before your tax-filing deadline plus any applicable extensions; or if you are requesting the removal of an excess contribution and it is past your tax-filing deadline plus any applicable extensions. Please complete this form entirely.

1 ACCOUNT OWNER INFORMATION

ACCOUNT OWNER NAME (FIRST, MI, LAST)*

SSN* DATE OF BIRTH* PRIMARY PHONE*

ACCOUNT NO. (FROM WHICH THE EXCESS CONTRIBUTION IS TO BE REMOVED)*

RESIDENCE ADDRESS (NOT P.O. BOX)*

CITY COUNTY STATE/PROVINCE POSTAL CODE

MAILING ADDRESS*

CITY COUNTY STATE/PROVINCE POSTAL CODE

The contribution was made on ___/___/___ in the amount of \$_____ for tax year_____.

My tax filing deadline (including extensions) for the tax year of the contribution is ___/___/___.

The amount of excess is \$_____.

Do you wish to close your Pacific Premier Trust IRA at this time? Yes No

2 CORRECTION OF EXCESS CONTRIBUTION

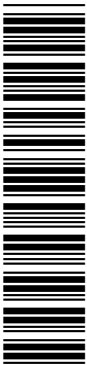
Any applicable earnings or losses will be calculated by Pacific Premier Trust and added to/subtracted from the gross distribution amount.

1. Was the excess a SEP Employer contribution? Yes No (Excess SEP Employer contributions are considered regular IRA contributions for the year in which the contribution was intended.)

2. It is BEFORE my tax-filing deadline plus any applicable extensions: Return the excess contribution plus earnings/less losses to me at the mailing address listed in section 1. Remove the excess contribution plus earnings/less losses, return the earnings to me at the mailing address listed in section 1, and redeposit the excess contribution as a contribution for the subsequent tax year (specify year) _____. (Applicable only between January 1 and April 15 of the year following the year of the excess contribution.) Remove the excess contribution plus earnings and redeposit the excess contribution plus earnings as a contribution for the subsequent tax year (specify year) _____.

3. It is AFTER my tax-filing deadline plus any applicable extensions: Return the excess contribution (no earnings) to me at the mailing address listed in section 1.

1 An approved extension to file is not required if the taxpayer filed his/her tax forms by the original due date for filing.



3 CORRECTION OF EXCESS CONTRIBUTION

Neither liquidation or reregistration is needed because the excess contribution plus earnings/less losses is being redeposited/recharacterized.

The uninvested cash balance in my Pacific Premier Trust account **IS** sufficient to return the excess plus any attributable net income (or loss).

The uninvested cash balance in my Pacific Premier Trust account **IS NOT** sufficient to return the excess plus any attributable net income (or loss). I direct Pacific Premier Trust to liquidate or reregister (in-kind) the asset(s) listed below to satisfy my return of excess plus any attributable net income (or loss). If assets are to be reregistered, I understand that instructions will be issued to the asset sponsor requesting a change of ownership, into my name personally, shares/units equal to the dollar amount of the contribution (or portion of the contribution) plus any attributable net income (or loss).

NAME OF ASSET*			
NO. OF SHARES*	AMOUNT*	Liquidate	Reregister (In-Kind)
NAME OF ASSET*			
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NAME OF ASSET*			
NO. OF SHARES*	AMOUNT*	Liquidate	Reregister (In-Kind)

NOTE: It is the IRA owner's responsibility to contact his/her Financial Representative to request liquidation of any broker-held assets (such as stocks or bonds) and to arrange the terms of sale of any illiquid assets (such as limited partnerships or private stock). The sale of illiquid assets may require the completion of the Secondary Market Investment Authorization form. Please contact your Financial Representative or Pacific Premier Trust if you have questions about how to liquidate or sell an asset.

4 TAX WITHHOLDING

- Please refer to the "Notice of Withholding on Distributions or Withdrawals from IRAs" at the end of this form. If no option is checked, or a physical U.S. address is not provided, we will withhold 10% for federal withholding and withhold for state taxes according to your state of residence guidelines (see the attached IRA State Tax Withholding Notice).

Federal Tax Withholding

I elect to withhold _____ % from my requested distribution (must be at least 10%)

I elect **NOT** to have federal income tax withheld. If you choose this option, the residence address provided in section 1 must be a physical US address, not a P.O. Box.

State Tax Withholding

My state of residence for income tax purposes is _____ (if no state is provided, Pacific Premier Trust will default to your state listed on your account).

I elect **NOT** to have state income tax withheld from my distribution. **NOTE:** Not permitted in all states. Your state may require withholding (see the attached IRA State Tax Withholding Notice).

Withhold state income tax from my distribution in accordance with the minimum percentage, if any, as noted on the attached IRA State Tax Withholding Notice. **NOTE:** If your state does not require a minimum amount or percentage for withholding and you do not provide a percentage below, Pacific Premier Trust will not withhold state income taxes from the distribution. Keep in mind, state income tax withholding is not available in certain states (see the attached IRA State Tax Withholding Notice). If your state of residence for tax reporting purposes is one of those states, Pacific Premier Trust will not withhold state taxes even if you choose this option.

Withhold _____ % from my distribution. **NOTE:** Your state withholding election will be compared to the withholding requirements of the state which you have indicated is your state of residence for income tax purposes. Depending on those requirements, your state withholding amount may be adjusted, either to round up to the next whole dollar or to ensure that a minimum amount is withheld. Keep in mind, state income tax withholding is not available in certain states (see the attached IRA State Tax Withholding notice). If your state of residence for tax reporting purposes is one of those states, Pacific Premier Trust will not withhold state taxes even if you choose this option.

5 FEE INFORMATION

- All applicable fees will be deducted from available cash prior to sending payment to you. If there is insufficient cash to cover the fees as well as the requested distribution amount, the fees will be deducted from the available cash and the difference will be distributed to you. It is your responsibility to provide Pacific Premier Trust with asset instructions if cash is not sufficient to cover the distribution and/or applicable fees.

6 ACKNOWLEDGMENT & SIGNATURE

I attest that the excess contribution correction requested complies with all requirements of law and Pacific Premier Trust plan documents.

I understand all of the implications (tax and otherwise) with respect to this request and, to the extent deemed necessary, have consulted with my investment and/or tax advisor.

I understand that the requested distribution(s) will be subject to the fees outlined and that all applicable fees will be deducted from available cash prior to sending payment to the participant.

I understand that if the excess contribution plus earnings are being removed for the prior year (but before tax filing deadline plus extensions) the earnings are taxable in the year of the contribution. Prior year tax returns may need to be amended.

 ACCOUNT OWNER SIGNATURE*	DATE*
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7 NOTICE OF WITHHOLDING ON DISTRIBUTIONS OF WITHDRAWALS FROM IRAS

1. This notice is required to be furnished to you by IRA regulations each time an IRA distribution is requested.
2. The distributions you receive from your retirement plan are subject to federal income tax withholding. You are liable for payment of federal income tax on the taxable portion of your distribution regardless of whether you elect to have tax withheld. If you have provided Pacific Premier Trust your residence address within the United States, you may elect not to have withholding apply. Withholding will only apply to the portion of your distribution that is included in your income subject to federal income tax. If you have not provided us with your residence address or if you have provided a residence address outside of the United States, withholding generally is required and you cannot elect out of withholding.
3. If you are eligible (as explained above), you may elect not to have withholding apply to your distribution payments by completing this distribution request form, specifically section 4, or another tax withholding form and returning it to Pacific Premier Trust.
4. 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.
5. If you intend to make a rollover deposit of the distribution you are receiving, you should consider the election not to have tax withheld.
6. If you do not return an election form before the distribution is made from your account, federal income tax will be withheld from the taxable portion of your distribution amount.
7. Your election will remain in effect until you revoke it and will be honored for all future distributions from this IRA. You may revoke an election by completing a new withholding election form, available from Pacific Premier Trust.

NOTE: Excess contributions removed after an account owners extended tax filing deadline are subject to a 6% penalty for each year the excess contribution remains in the account. Please contact your tax advisor or the IRS with any questions. Additional information may be found in IRS Publication #590 and the instructions to form 5329 at www.irs.gov/formspubs/index.html.

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 173859
Denver, CO 80217-3859

For express deliveries:
Pacific Premier Trust
Processing Center
1560 Broadway, Suite 400
Denver, CO 80202

Questions?
Call 1-800-962-4238



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.

Table with 2 columns: WITHHOLDING REQUIREMENT and STATE OF RESIDENCE. Rows include withholding rates (2.4%, 5%, 5.1%, 4%, 5%, 7.75%, 8%, 10%) and voluntary withholding options for various states.

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.)