



IRA Distribution Request

IMPORTANT INFORMATION

Use this form to request a distribution from your Pacific Premier Trust Traditional IRA, SEP IRA, SIMPLE IRA, or Roth IRA. You may also elect to fund your distribution by liquidating [shares/property] held in your IRA or by electing to distribute specified property held in your in kind (i.e., by re-registering IRA assets in your name). **This form is NOT intended for beneficiary or inherited accounts, with the exception of spousal assumption.**

Refer to "Instructions, Definitions & General Information" (page 6) for more information. For assistance with completing this form, please email clients@PacificPremierTrust.com. Please type or print. Upon completion, please return this form to Pacific Premier Trust.

PLEASE REMEMBER TO:

- Include the frequency of your distribution in Section 4.
- Tell us where to send your distribution in Section 7.
- Complete, sign, and date this form using blue or black ink and return it to Pacific Premier Trust.
- For current-year distributions, Pacific Premier Trust must receive your form by December 1 to ensure year-end completion.
- If you need to sell securities to complete a cash distribution, please do so before submitting this distribution form.

* Indicates required information

1. ACCOUNT OWNER INFORMATION			
NAME (FIRST, MI, LAST)*		SOCIAL SECURITY NO.	
ACCOUNT NO.*	DATE OF BIRTH*		
MAILING ADDRESS*			
CITY*	STATE/PROVINCE*	COUNTY*	POSTAL CODE*
EMAIL ADDRESS*		DAYTIME PHONE*	

The address listed above is a new mailing address.

2. REASON FOR DISTRIBUTION

Select only one option from the list below, depending on your IRA account type (**Roth IRA options are in section 2B**). Please note that if no option is checked, premature or normal distribution will be chosen based on your age on file with Pacific Premier Trust. Roth IRA accounts will default to non-qualified distributions.

2A. TRADITIONAL, OR SEP

- Normal Distribution — I am 59 ½ or older. (See Section 3 for RMDs)
- Early (Premature) Distribution — I am younger than 59 ½, and no exception to the Early Distribution 10% excise tax applies.
- Permanent Disability — I am younger than 59 ½ and am considered disabled within the meaning of Internal Revenue Code 72(m)(7).
- Substantially Equal Periodic Payments — Refer to IRC Section 72(t)(2)(A)(iv). Requires Pacific Premier Trust Certification of Substantially Equal Periodic Payments and Hold Harmless Statement form.
- Direct Rollover to a Non-IRA Qualified Plan — Please complete Section 8 of this form.

2B. SIMPLE IRA

- SIMPLE IRA — I am younger than 59 ½ and I have participated in my employer's SIMPLE IRA plan for more than two years.
- SIMPLE IRA — I am younger than 59 ½ and I have participated in my employer's SIMPLE IRA plan for less than two years.
- Direct Rollover to a Non-IRA Qualified Plan — Please complete Section 8 of this form.



2C. ROTH IRA

Qualified Distribution:

- I am older than 59 ½, and the five-year aging requirement has been satisfied.
- I am younger than 59 ½, the five-year aging requirement has been satisfied and I am disabled.

Non-Qualified Distribution:

- I am older than 59 ½ and the five-year aging requirement has not been satisfied.
- I am younger than 59 ½, the five-year aging requirement has been satisfied but I am younger than 59-1/2 and I am not disabled.

NOTE: The five-year aging requirement is satisfied if the distributions is made after the end of the five taxable year period that begins with the taxable year in which you made your first contribution to any Roth IRA.

3. REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

RMDs are not required during the life of the IRA owner for Roth IRA Accounts.

Effective January 1, 2020, the SECURE Act has changed the age requirement for Account Owners to take their first RMD from 70½ to 72. This applies only to individuals reaching 70½ after December 31, 2019. If you reached 70½ in 2019, you are required to take your first RMD (for the 2019 tax year) by April 1, 2020.

- Calculate and distribute my RMD amount. (Skip to Section 5).
- Required Minimum Distribution ("RMD") to Qualifying Charity — Maximum amount of \$100,000 is permitted. (Complete Sections 4A, 7)
- Deferred RMD for tax year 20____ immediately upon request. (Complete Sections 4A)
- Regular Distribution of my RMD. (Complete Section 4B -2)

The Uniform Lifetime Table is used to calculate RMDs for most account owners. **We'll use the Joint Life Expectancy Table if your sole primary beneficiary is your spouse and is more than 10 years younger than you.** If the questions below are left blank, Pacific Premier Trust will use the Uniform Lifetime Table to calculate your RMD. Please see Section 3 of "Instructions, Definitions & General Information" for more details regarding which table applies to your individual calculation.

1. Is your spouse the sole primary beneficiary of your account, or the sole primary beneficiary of the trust (if a trust is designated as the beneficiary of your account)?
- Yes No
- If "Yes," provide your spouse's date of birth: ____ / ____ / ____ (mm/dd/yyyy).

4. DISTRIBUTION TYPES (OTHER THAN RMDs)

Please select one option for your distribution. If you want to receive a partial distribution AND establish a scheduled distribution, please submit these requests on separate forms. **NOTE:** Accounts are subject to a minimum cash requirement. Please refer to your fee schedule for more information.

4A. PARTIAL DISTRIBUTION — This is a one-time payment, and my account will remain open. Please distribute the:

- Current cash balance
- Gross amount: \$ _____
- Specific assets by liquidation or re-registration (Complete Section 6)

4B. SCHEDULED DISTRIBUTIONS — This is only available for cash distributions (excluding Qualified Charitable Distributions). If a withdrawal needs to be arranged with an investment sponsor, please refer to Section 6.

Is this a change to an existing scheduled distribution? Yes No

1. Please distribute amount as:

- Regular distributions of gross amount \$ _____.

2. Specify a payment schedule:

Frequency: Monthly Quarterly Semi-Annually Annually

Payments should begin on: ____ / ____ / ____ (mm/dd/yyyy).

NOTE: If no selection is made, the payment schedule will begin immediately.

4C. TOTAL DISTRIBUTION

- Please close my account and distribute all cash and assets, based on my directions in Section 6.

(NOTE: If an asset is not specified, it will be distributed "in-kind." If Pacific Premier Trust cannot facilitate distribution of this asset, this distribution request will be cancelled.)



5. TAX WITHHOLDING

Required even when electing not to withhold, including in-kind distribution. (Please refer to the "Notice of Withholding on Distributions or Withdrawals from IRAs" in Section 5 of "Instructions, Definitions & General Information.") If no option is checked, or a physical U.S. address is not provided, we will attempt to withhold 10% [30%] for federal tax purposes and the appropriate amount according to requirements for your state of residence (see IRA State Tax Withholding Notice). If no election is made and we are unable to apply the required withholding amount, we will not be able to process the distribution request.

FEDERAL TAX WITHHOLDING

- Withhold _____ % from my requested distribution (must be at least 10%) 30% withholding may apply to foreign persons.
- I elect not to have federal income tax withheld. (If you choose this option, you MUST provide Pacific Premier Trust with your physical U.S. address.)

PHYSICAL ADDRESS	CITY	STATE	POSTAL CODE
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- Check box if your physical address is the same as the address you provided in Section 1.

STATE TAX WITHHOLDING

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

- I elect not to have state income tax withheld from my distribution.
- 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.
- Withhold _____ % from my distribution.

6. ASSET DISTRIBUTION INSTRUCTIONS

Please indicate your selection by checking one or multiple boxes below. Additional documentation may be attached as necessary.

- FROM AVAILABLE CASH** — Sufficient cash exists in my account to meet this distribution request.
- FROM LIQUIDATION** — A liquidation is in process and funds will be available in the account within 10 days of receipt. I understand that if the requested amount is not available within 10 days, then my request may be cancelled.
 - I authorize Pacific Premier Trust to liquidate the following asset(s) and have specified below whether liquidation is based on number of shares or dollar amount. Note: Pacific Premier Trust can only liquidate mutual funds, certificates of deposit, and annuities. You will need to contact your financial representative or the asset sponsor for instructions to liquidate all other types of assets.

<input type="checkbox"/> No. of Shares, or <input type="checkbox"/> Dollar Amount	Asset ID	Asset Description

RE-REGISTRATIONS

I authorize Pacific Premier Trust to distribute the following assets in kind and re-register them in my name and have elected below whether re-registration is to be based on number of shares or dollar amount. **NOTE:** Additional paperwork with original signatures and Medallion Signature Guarantee may be required from the asset sponsor when taking a distribution of an asset in-kind. The asset sponsor may require additional fees. **Tax withholding for distributions in-kind must be paid from available cash within the IRA. If there is insufficient cash within the IRA to pay applicable tax withholding, this distribution request will be void.**

If you are re-registering Real Estate, the following documents are required:

- Two copies of the proposed Deed, or Assignment of Deed of Trust/Mortgage with you listed as the new owner or lien holder. NOTE: Some escrow or title companies will not accept the documents after the Account Owner signs them "Read & Approved"; **please submit both a "clean" and a "Read & Approved" copy to expedite the recording process.**
- Re-register the asset(s) listed below to me personally.
- Re-register the asset(s) listed below to my personal non-retirement at the Institution listed in Section 7. **NOTE:** If you have an existing personal account, please include a copy of your account statement. Failure to attach documentation may result in a processing delay or cancellation of your distribution request. **Please consult with the receiving institution to confirm that they can accept non-standard assets.**

<input type="checkbox"/> No. of Shares, or <input type="checkbox"/> Dollar Amount	Asset ID	Asset Description



7. DELIVERY INSTRUCTIONS

Please select the appropriate box to let us know where to send your distribution. If no box is checked, a check will be mailed to your address of record by default.

- Send the distribution by check to my mailing address of record by: Regular Mail **OR** Overnight Delivery (see your Pacific Premier Trust account fee schedule. Overnight delivery not available for PO Boxes.)
- Send the distribution check to the alternate address listed in Section 1 of this form, payable to me. (Additional verification required.)
- Send the distribution check to my personal non-retirement account at the institution listed below. (You must provide a copy of your account statement.)
- Send the distribution by check to my mailing address of record made payable to the charity listed below. (Available for qualified charitable distributions only.)
- You may list additional charities and required information on a separate sheet.

INSTITUTION/CHARITY NAME		INSTITUTION ACCOUNT NO./CHARITY TAX ID NO.	
ADDRESS			
CITY	STATE/PROVINCE	COUNTY	POSTAL CODE

ELECTRONIC FUNDS TRANSFER

- Please send the distribution proceeds by ACH using bank or credit union ACH/Wire instructions already in place on the account (cash only). This form cannot be used to set up ACH or Wire Instructions.
- To add ACH or Wire instructions to an account, complete the Standing Instructions for Electronic Funds Transfers form.
 - If ACH or Wire instructions have not been established prior to the receipt of this request, a check will be mailed to the address of record.

ACH (Electronic Transfer) Wire

Provide bank information below ONLY if there are multiple ACH/Wire instructions on file for the Pacific Premier Trust account identified in Section 1.

Checking Savings

ACCOUNT NO.

8. DIRECT ROLLOVER TO A NON-IRA RETIREMENT PLAN

Select the receiving account type below to send cash and asset(s) listed in Section 6 to a non-IRA retirement plan. This form can only be used to rollover cash and assets to a non-IRA retirement plan. If you want to directly transfer cash or assets to an IRA with another custodian, please complete transfer paperwork of your receiving IRA custodian, and do not complete Pacific Premier Trust's IRA Distribution Request form.

Receiving account type: Money Purchase Plan Profit Sharing Plan 401(k) 403(b)(7) 457 Other: _____

NOTE: A successor Trustee/Custodian or plan administrator acceptance signature or acceptance letter is required. Pacific Premier Trust will accept a corporate resolution or Medallion Signature Guarantee stamp. If these requirements are not met, the check will be mailed to your address of record.

RECEIVING FIRM NAME	RECEIVING FIRM ACCOUNT NO.	RECEIVING FIRM PHONE NO.	
RECEIVING FIRM MAILING ADDRESS	CITY	STATE	POSTAL CODE

The receiving trustee/custodian acceptance signature is required below.

	RECEIVING TRUSTEE/CUSTODIAN SIGNATURE (REQUIRED)	DATE
	NAME	TITLE

For asset re-registrations, please also provide:

TAX ID NO.	DTC NO.
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9. AGREEMENT & SIGNATURE

I hereby acknowledge that I have read, understand and agree to all of the provisions that are provided in the instructions for this IRA Distribution Request form and, if applicable, the Terms & Conditions of ACH Authorization. I understand that the requested distribution(s) will be subjected to fees and that all applicable fees will be deducted from available cash prior to sending payment. If cash is insufficient to cover my distribution and fees, I understand that this request may be delayed or cancelled.

	RECEIVING TRUSTEE/CUSTODIAN SIGNATURE (REQUIRED)	DATE
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MEDALLION SIGNATURE GUARANTEE

A Medallion Signature Guarantee stamp is required when requesting DIRECT ROLLOVERS TO NON-IRA RETIREMENT PLANS.

AFFIX MEDALLION GUARANTEE STAMP HERE
SIGNER NAME (PRINTED)
SIGNER PHONE NO.

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:
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





Instructions, Definitions & General Information

Distributions are reported to the Internal Revenue Service on Form 1099-R. You should consult your tax advisor or IRS Publication 590 concerning your distribution elections. Use this form for all IRA distributions, including Required Minimum Distributions. Do not use this form to request a recharacterization of an IRA contribution, a Roth conversion, a distribution of a death benefit, a return of excess contribution or if you are the beneficiary of an account. Other forms are required for these requests.

1. Account Information

If information does not match Pacific Premier Trust's records or fields are left blank, this distribution request may be delayed or cancelled.

2. Reason for Distribution

A. **Normal:** You are older than 59 ½ years of age.

B. **Early (Premature) Distribution:** You are younger than 59 ½ years of age (your distribution may be subject to a 10% federal excise tax). If you are taking substantially equal payments, it is your responsibility to determine the annual amount and that it qualifies under IRC section 72(t)(2)(A)(iv).

If you qualify for one of the following exceptions: substantially equal payments, medical expenses, education expenses, first-time home purchase, or health insurance premiums for unemployed individuals, please consult your tax advisor regarding the completion of IRS Form 5329.

C. **Permanent Disability:** You are younger than 59 ½ years of age and your disability meets the requirements as defined in IRC Section 72(m)(7).

D. **Substantially Equal Periodic Payments:** It is your responsibility to determine the annual amount and that it qualifies under IRC Section 72(t)(2)(A)(iv). In order to have the distribution reported as an exception to the IRS, you must submit a completed Pacific Premier Trust Certification of Substantially Equal Periodic Payments and Hold Harmless Statement with this form. If this certification is not provided, but the Substantially Equal Periodic Payment option is checked, your payment will be reported based on your age.

E. **SIMPLE IRAs:** If your account does not meet the 2-year aging requirement, your distribution may be subject to a 25% federal excise tax. Please consult with your tax advisor for further information.

F. **Direct Rollover to a Non-IRA Qualified Plan:** For information please consult your tax advisor, the IRS, or IRS Publication 590.

G. **Direct Distribution to a Qualifying Charity:** Account Owner must be age 70 1/2 or older. For more information regarding limits, charity requirements, etc., please consult your tax advisor or the IRS. A qualifying distribution to a charity is eligible toward Required Minimum Distributions (RMDs). If the amount of the qualifying charity distribution is less than your RMD, you may be required to withdraw additional funds to satisfy your RMD. This option is not available for SIMPLE IRAs, active SEPs, or company plans.

H. **Qualified/Non-Qualified Distribution from Roth IRA:** If you have questions regarding which choice is appropriate for your particular situation, please consult your tax advisor or the IRS. If your reason for distribution is Substantially Equal Periodic Payments, you must submit a completed Pacific Premier Trust Certification of Substantially Equal Periodic Payments and Hold Harmless Statement with this form. If this certification is not provided, your payment will be reported as a Non-Qualified Distribution from a Roth IRA: if younger than 59 ½, no exception applies.

3. Required Minimum Distribution (RMD) Options

The RMD is calculated based on your age, using Table III from IRS Publication 590-B, known as the Uniform Lifetime Table, unless the designated beneficiary of your IRA is your spouse (who is more than 10 years younger) or your designated beneficiary is a Qualifying Trust under IRC section 1.401(a)(9); your spouse is the sole beneficiary of this Trust, and is more than 10 years younger. If these conditions apply, Table II (Joint Life and Last Survivor Expectancy) is used. If you would like us to calculate your RMD amount before submitting this form, please contact our Client Services team. It remains your responsibility to ensure you have taken your full RMD amount. Effective January 1, 2020, the SECURE Act has changed the age requirement for Account Owners to take their first RMD from 70 1/2 to 72. This applies only to individuals reaching 72 after December 31, 2019. If you are subject to RMD, all distributions will apply toward your RMD. RMDs are not required for Roth IRAs during the owner's lifetime.

4. Distribution Types

If you are requesting a total distribution, all scheduled distribution payments previously established will be stopped upon receipt of your request.

Partial distribution requests must leave a minimum cash and/or liquid asset balance in the account. Your distribution amount will be adjusted for any applicable minimum balance requirement.

For Scheduled Distribution Payments

You may choose to receive a regular distribution of all cash in your account, or a specific dollar amount. Pacific Premier Trust will attempt to meet the requested distribution amount for ten (10) business days; if not enough cash is present in the account; the distribution will be taken if there is at least 90% of the requested amount available. If applicable, fees will apply to each payment.

For any scheduled distribution payment, it is your responsibility to ensure that sufficient cash is available to make each payment when due. Your requested distribution schedule will continue until you notify Pacific Premier Trust to stop.

5. Tax Withholding: Notice of Withholding on Distributions or Withdrawals from IRAs

The distribution you have requested from your retirement plan may be 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 insufficient.

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 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.

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.

6. Asset Instructions

If you are authorizing a systematic withdrawal, check the "yes" box. We will request the liquidation to coincide with the payment frequency to begin 30 days prior to scheduled date, if possible. For partial or total distributions, liquidations will be initiated immediately.

Traditional Assets

It is your responsibility to contact your Financial Representative to request liquidation of any publicly traded or broker-held assets (such as stocks, bonds, etc.).

Alternative Assets

It is your responsibility to arrange the terms of the sale of any alternative asset(s). The sale of alternative asset(s), such as limited partnerships, private stock, deeds of trust, etc., may require the completion of a Pacific Premier Trust Secondary Market Investment Authorization form. Please contact your Financial Representative or Pacific Premier Trust's Client Services team if you have questions about how to liquidate or sell an asset. Please ensure these assets are liquidated prior to the submission of your distribution request.

Asset Re-Registrations

If you have elected to reregister assets to your personal account, please include a copy of your personal account statement. Failure to provide the requested information will delay the distribution request.

To send your distribution amount to a mutual fund account that has not yet been established: (a) Complete a mutual fund application to open an account in your name; (b) Return the mutual fund application with your completed IRA Distribution Request form and Pacific Premier Trust will send the distribution amount and the mutual fund application to the Asset Sponsor.

7. Delivery Instructions

For cash payments, choose a payment method and complete the requested information. If no selection is made, we will send a check to your mailing address via regular U.S. mail.

Pursuant to Article 9 of the Custodial Account Agreement, an account owner shall not assign nor alienate any benefit provided under the plan and therefore, all distributions must be made payable to the Account Owner or an account for the benefit of the Account Owner.

Distributions made payable to an Account Owner in the name of a trust for benefit of the Account Owner will be reported to the IRS as a distribution to the account owner using their social security number.

If you have selected ACH or wire transfer, you must attach a pre-printed voided check/deposit slip to this IRA Distribution Request form. If not attached, Pacific Premier Trust will send you a check to your mailing address of record via regular U.S. mail.

Terms & Conditions of ACH Authorization

By electing an ACH transfer, your signature will constitute an acknowledgment that you have read and agree to the following:

I hereby authorize Pacific Premier Trust to effect payment for my distribution by initiating credit entries to my account indicated at the financial institution named. I request such financial institution to accept any credit entries initiated by Pacific Premier Trust to such account and to credit the same account without responsibility for the correctness thereof. I understand that such amounts will be debited as distributions from my retirement plan.

I recognize that after distribution from my retirement plan for deposit to be made to such account can take up to three (3) banking days.

I understand that this authorization may be terminated (at no charge from Pacific Premier Trust) by me at any time by sending written notification to both my financial institution and to Pacific Premier Trust. I may direct Pacific Premier Trust not to credit my financial institution account, provided that such authorization is in writing and is received by Pacific Premier Trust not less than ten (10) calendar days prior to the initiation of the credit entry.

I agree to hold Pacific Premier Trust harmless from any consequences of acting in accordance with this authorization. I understand that Pacific Premier Trust is not liable for the failure of a credit entry to be accepted by my financial institution.

8. Direct Rollover

This section must be completed in its entirety in order to request a direct rollover to a non-IRA qualified plan. Direct rollovers from a Roth IRA Account to a Roth component of a qualified plan are not allowed. Pacific Premier Trust requires acceptance from the receiving firm in order to proceed.

9. Fees

All applicable fees will be deducted from your account 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 your available cash and/or payment preferences 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.

Please refer to your Fee Schedule or call our Client Services team for information regarding fees.

10. Twelve-Month Rules

Beginning in 2015, you can make only one rollover from an IRA to another (or the same) IRA in any 12-month period, regardless of the number of IRAs you own. The limit applies by aggregating all of an individual's IRAs, including SEP and SIMPLE IRAs, as well as Traditional and Roth IRAs, effectively treating them as one IRA for purposes of the limit.

11. Signature

Sign and date the form to acknowledge all provisions on the IRA Distribution Request form and the Terms & Conditions of ACH Authorization, if applicable. A Medallion Signature Guarantee is required when you are establishing or changing bank information, a check is being sent to an address other than the address of record, or the address of record has been changed in the past 30 days. If the form is not signed, your distribution request will not be processed.

PLEASE SEND THE COMPLETED FORM TO PACIFIC PREMIER TRUST FOLLOWING THE INSTRUCTIONS ON PAGE 5. RETAIN A COPY OF THE COMPLETED FORM FOR YOUR RECORDS.

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.





IRA STATE 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 2.7% when federal tax is withheld	VT
Required at 5% when federal tax is withheld	NE,ME
Required at 5.3% 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 6% 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 5%

CT: Must be in whole dollars, with a minimum of 5% **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, DC, 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.)

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