



IRA Beneficiary Distribution Request

IMPORTANT INFORMATION

Use this form to request a distribution from your Pacific Premier Trust Traditional IRA for a beneficiary. A beneficiary signature is required on page 4. Please refer to the instructions on page 5 to complete this form. Please type or print. Upon completion, please return this form to Pacific Premier Trust. For assistance with completing this form, please email clients@PacificPremierTrust.com.

NOTE: Your request will be initiated after receipt of a certified copy of the death certificate and this completed form. For first time distributions, or address updates, additional verification may be needed.

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. DECEDENT INFORMATION

ACCOUNT OWNER NAME (FIRST, MI, LAST)\* SOCIAL SECURITY NO.
ACCOUNT NO.\* DATE OF DEATH\*

2. BENEFICIARY INFORMATION

BENEFICIARY TYPE [ ] Spouse [ ] Eligible Designated Beneficiary [ ] Non-Eligible Designated Beneficiary [ ] Other\*
NAME (FIRST, MI, LAST)\* / NAME OF ENTITY SOCIAL SECURITY NO./ TAX IDENTIFICATION NO. DATE OF BIRTH\*
MAILING ADDRESS\*
CITY\* STATE/PROVINCE\* COUNTY\* POSTAL CODE\*
EMAIL ADDRESS\* DAYTIME PHONE\*
CHECK IF THE ABOVE IS A NEW: [ ] Mailing Address [ ] Daytime Phone No. [ ] Email Address



### 3. BENEFICIARY DISTRIBUTION TYPES (OTHER THAN RMDS)

#### See Section 4 for RMD requests

Please select one option for your distribution (only one election is to be made per section). If no option is chosen, this form may be returned to you for completion. 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.

**3A. 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 reregistration (see "Asset Distribution Instruction", Section 6).
- Transfer my portion of the account, or the gross amount of \$ \_\_\_\_\_, to an inherited spousal IRA with another firm. I have attached the receiving firm's transfer acceptance paperwork.

**3B. 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 "Asset Distribution Instructions."

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.

#### 3C. TOTAL DISTRIBUTION OR TRANSFER

- Distribution:** Please close my beneficial interest in this account and distribute all cash and assets (**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.)
- Transfer:** Please transfer cash and close by beneficial interest in this account using a method below:
  - Transfer my portion to an existing inherited/spousal IRA at Pacific Premier Trust. Account # \_\_\_\_\_.
  - A new account is being established. I have attached the appropriate Pacific Premier Trust application.
  - Transfer my portion of the account to an inherited/spousal IRA with another firm. I have attached the receiving firm's transfer acceptance paperwork.

### 4. REQUIRED MINIMUM DISTRIBUTION (RMDS)

Select one of the following designations as it applies to the decedent's original IRA account. The requested information must be provided for Pacific Premier Trust to calculate your RMD amount. If you do not make an election, it may result in a processing delay or paperwork being returned to you.

- I am the sole designated beneficiary.
- The account is separated for **multiple beneficiaries**. (Your are an eligible designated beneficiary, you can select RMD. Otherwise, RMD is not an option and the new 10-year rule applies. Was your portion of the account separated by 12/31 the year after the Account Owner's death?)
  - Yes, the RMD will be based on the date of birth provided in Section 2.
  - No, the RMD will be based on the date of birth of the oldest primary beneficiary designated on the decedent's original IRA account. The oldest beneficiary's date of birth is \_\_\_\_ / \_\_\_\_ / \_\_\_\_ .
- I am Trustee of the qualifying trust designated as beneficiary. I understand a completed Pacific Premier Trust Certification form must be attached. The RMD will be based on a sole eligible designated beneficiary's date of birth.
- I am representing a non-individual designated as beneficiary (ex: estate, charity, non-qualifying trust). RMD option is only available if the client died after his/her Required Beginning Date (RBD). If applicable, the RMD will be based on the deceased account owner's remaining life expectancy.



**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% may apply for foreign persons] 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. **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. 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.

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 the charity or 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.
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## 8. FEES

I understand that the requested distribution(s) will be subject to fees and that all applicable fees will be deducted from available cash prior to sending payment. If cash is not sufficient to cover my distribution and fees, I understand this form may be returned to me.

## 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 distribution request form and, if applicable, the Terms & Conditions of ACH Authorization. I understand that the requested distribution(s) will be subject 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. Sign and date the form to acknowledge all provisions on the IRA Beneficiary Distribution Request form and, if applicable, the Terms and Conditions of ACH Authorization. If this section is incomplete, the form will be returned to you for completion.

 BENEFICIARY SIGNATURE (REQUIRED - DIGITAL E-SIGNATURES NOT ACCEPTED)	DATE
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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](https://www.pacificpremiertrust.com/upload)

Fax to: 303-614-7096

Send mail to:  
Pacific Premier Trust  
Processing Center  
PO 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 Beneficiary Distribution Request: Instructions

## 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. **Only beneficiaries should use this form.**

Your request will be initiated upon receipt of a certified copy of the death certificate and the IRA Beneficiary Distribution Request form. By completing the IRA Beneficiary Distribution Request form, you hereby make a claim for your beneficial interest in the referenced IRA. As a designated beneficiary, it is your responsibility to make all investment decisions for your portion of the account.

### 1. DECEDENT'S INFORMATION

If information does not match Pacific Premier Trust's records or is left blank, your request may be canceled.

### 2. BENEFICIARY INFORMATION

**Beneficiary Type:** You must choose one of the options. If you have questions regarding which choice is appropriate for your particular situation, contact our Client Services Department at 800-962-4238.

**Eligible Designated Beneficiary:** An eligible designated beneficiary includes a surviving spouse, a disabled or chronically ill individual as defined by the IRS, a minor child, or an individual who is not more than 10 years younger than the decedent. If you are unsure if you qualify for this status, please consult a tax professional.

If information does not match Pacific Premier Trust's records or is left blank, the form may be returned to you with an explanation regarding the discrepancy or for completion.

### 3. REQUIRED MINIMUM DISTRIBUTION (RMD) OPTIONS

If you would like us to calculate the RMD amount, or are unsure which option applies to you, please contact our Client Services Department at 800-962-4238.

It remains your responsibility to ensure you have taken your full required minimum distribution amount. All partial distributions will be applied toward the RMD amount unless otherwise specified.

### 4. PAYMENT OPTIONS

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

Any partial distribution requests require paperwork to be received from all remaining beneficiaries prior to initiating any requests. Partial distribution/transfer 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.

Scheduled distribution requests will not be honored if there are multiple beneficiaries entitled to a portion of the account. In order to receive a

scheduled distribution, you must be the sole listed beneficiary on the account or have moved your entire share to an inherited IRA account.

### For Scheduled Distribution Payments

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. FEDERAL/STATE TAX WITHHOLDING

### 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) in Section 2, 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.

A withholding election is not required for a direct rollover request or a transfer to an inherited/spousal IRA.

### 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.

## 6. ASSET INSTRUCTIONS

In the applicable section indicate the number of shares or dollar amount, and the name of the asset. 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) (such as limited partnerships, private stock, deeds of trust, etc.). The sale of an alternative asset(s) 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 Department 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 Reregistrations

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.

Certain asset types may not allow the division of shares equally between multiple designated beneficiaries. In these cases additional documents or a liquidation of the asset may be required. Please contact our Client Services Department if you have questions regarding specific assets.

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### 7. PAYMENT DELIVERY

Choose one option and complete the requested information. If no selection is made, we will send a check via first class mail to the mailing address referenced in Section 3. Pursuant to Article IV 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 beneficiary or an account for the benefit of the beneficiary.

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 the account owner's social security number.

If you have selected ACH or wire, and the bank instruction are not already on file, complete and attach the "Standing Instructions for Electronic Funds Transfers" form. If not attached, Pacific Premier Trust will send you a check via first class mail to the mailing address listed in Section 2.

### Terms and 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.

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### 8. FEES

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.

Please refer to [www.PacificPremierTrust.com](http://www.PacificPremierTrust.com) or call our Client Relations Department for fee information.

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### 9. SIGNATURE

Sign and date the form to acknowledge all provisions on the IRA Beneficiary Distribution Request form and, if applicable, the Terms and Conditions of ACH Authorization. If this section is incomplete, the form will be returned to you for completion.

Please make 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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