



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 5. 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.

\*Indicates required fields.

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

NOTE: Your request will be initiated upon receipt of a certified copy of the death certificate and this completed form.

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

NOTE: An original Medallion Signature Guarantee (page 5) is required if this distribution request is your initial request, or if you have checked that you are changing your address.

\* Additional documentation may be required.

3 REQUIRED MINIMUM DISTRIBUTIONS (RMDs)

Only applies if you elect an RMD payment in Section 4. 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.

If account is separated for multiple beneficiaries, if one of them is an eligible designated beneficiary then 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 the eligible designated beneficiary 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.

## 4 PAYMENT

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 as well as establish a scheduled distribution payment, select one option under both sections A and B.

**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 reregistration (see "Asset Distribution Instructions," Section 6).

Current year RMD immediately upon receipt.

Transfer my portion of the account, gross amount of \$ \_\_\_\_\_, to an inherited/spousal IRA with another firm. I have attached the receiving firm's transfer acceptance paperwork.

**NOTE:** Your account may be subject to a minimum cash and/or liquid balance requirement.

**4B SYSTEMATIC (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 my cash balance.

Regular distributions of my RMD.

Regular distributions of gross amount \$ \_\_\_\_\_.

**Note:** If this total amount is not available on the designated distribution date, but the available cash balance is at least 90% of the requested amount, the scheduled distribution will be fulfilled with all available cash.

**2. Specify a payment schedule:**

Frequency:    Monthly    Quarterly    Semi-Annually    Annually

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

**Note:** This date *cannot be the 29th, 30th, or 31st of the month*. If no selection is made, the payment schedule will begin immediately.

### 4C TOTAL DISTRIBUTION

**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 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 of the account to an existing inherited/spousal IRA at Pacific Premier Trust, account no. \_\_\_\_\_. If a new account is being established, please attach the appropriate 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. (If not included, this form may be returned to you with no further action).

## 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 "Instructions, Definitions & General Information.") If no option is checked, or a physical U.S. address is not provided, we will attempt to withhold 10% for federal withholding 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%).

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

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.

No. of Shares, or	Dollar Amount	Asset ID	Asset Description	Systematic Withdrawal <sup>1</sup>	
				Yes	No
				Yes	No
				Yes	No

<sup>1</sup> Systematic Withdrawal will be established to coincide with the payment schedule selected or as allowed by the asset company. RMD amounts based on life expectancy will vary from year to year. It is the account owner's responsibility to notify Pacific Premier Trust if changes to systematic withdrawal amounts are needed.

### RE-REGISTRATIONS

I authorize Pacific Premier Trust to re-register the following asset(s) 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 in cash.** (If you are registering Real Estate, a certified appraisal dated within the previous 6 months is required. The value Pacific Premier Trust reports for distributing real estate will be based on the appraisal that is provided (must be 6 months old or more recent), which may be different than what was recently reported in the account or on an account statement.

Re-register the asset(s) listed below to me personally.

Re-register the asset(s) listed below to my personal non-retirement account 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 they can accept non-standard assets.**

No. of Shares, or	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.

### CHECK

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)

Send the distribution by check to the alternate address listed in Section 1 of this form, payable to me.

- **An original Medallion Signature Guarantee stamp is REQUIRED – FAXED DOCUMENTS WILL NOT BE ACCEPTED.**

Send the distribution by check to my personal non-retirement account at the institution listed below. (You must provide a copy of your account statement)

- **An original Medallion Signature Guarantee stamp is REQUIRED – FAXED DOCUMENTS WILL NOT BE ACCEPTED.**

Send the distribution by check to the charity listed below. (You may list additional charities and required information on a separate sheet.)

- Provide the charity name and Tax ID number below. Failure to provide this information may result in a processing delay.
- **An original Medallion Signature Guarantee stamp is required for first-time distributions to each charity – FAXED DOCUMENTS WILL NOT BE ACCEPTED.**

INSTITUTION/CHARITY NAME		INSTITUTION ACCOUNT NO./CHARITY TAX ID NO.	
ADDRESS (MUST BE A PHYSICAL ADDRESS TO OVERNIGHT A CHECK AND/OR ANY SIGNED DOCUMENTS)			
CITY	STATE/PROVINCE	COUNTRY	POSTAL CODE

### ELECTRONIC FUNDS TRANSFER

Please send the distribution proceeds by ACH or wire transfer using the bank information listed below.

- **An original Medallion Signature Guarantee stamp is required if using new bank instructions – FAXED DOCUMENTS WILL NOT BE ACCEPTED.**

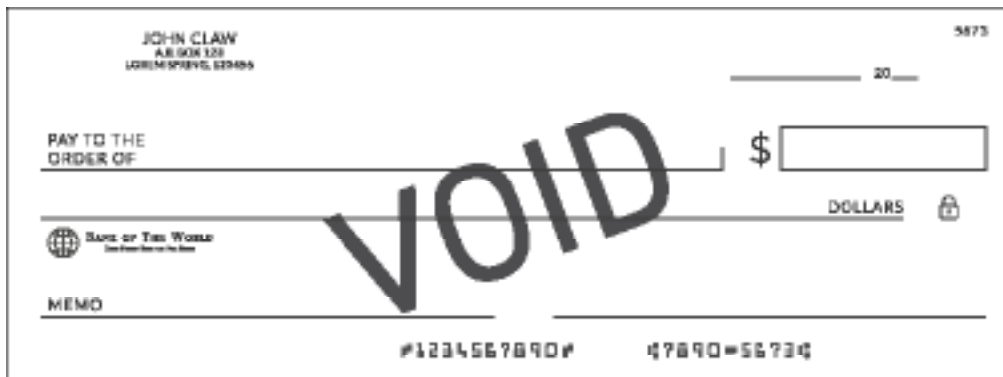
ACH (Electronic Transfer)                  Wire

Select an account type, then fill out information about the account below.

Checking                  Savings

FINANCIAL INSTITUTION NAME		ABA NO.	
ACCOUNT NAME		ACCOUNT NO.	
SUB ACCOUNT NAME	SUB ACCOUNT NO.	PHONE NO.	

**Attach a copy of a pre-printed voided check to avoid delays in processing.** If the required documents are provided, but no payment option has been chosen, we will default to ACH delivery.



**Note:** EFT instructions can only include a personal or joint account of the Account Owner. If you do not have a personal or joint account, please request this distribution to be sent via check to the address of record for the Account Owner. **For savings accounts:** Please provide a pre-printed deposit slip. **Failure to attach the requested documents will result in Pacific Premier Trust mailing a check to the address of record.**

## 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.

	<b>BENEFICIARY SIGNATURE (REQUIRED - DIGITAL E-SIGNATURES NOT ACCEPTED)</b>	<b>DATE</b>
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### MEDALLION SIGNATURE GUARANTEE

An original Medallion Signature Guarantee stamp is required when:

- Establishing/changing bank information
- Changing an address of record
- Check is being sent to an address other than the address of record

REQUESTS REQUIRING MEDALLION SIGNATURE GUARANTEE STAMPS, EXCEPT DIRECT ROLLOVERS TO NON-IRA RETIREMENT PLANS, **MUST BE MAILED** TO PACIFIC PREMIER TRUST AND WILL NOT BE ACCEPTED VIA FAX, EMAIL OR DOCUMENT UPLOAD.

#### **SEND COMPLETED FORM TO PACIFIC PREMIER TRUST:**

**Upload Online:** [www.PacificPremierTrust.com/upload](http://www.PacificPremierTrust.com/upload)

**Fax to:** 303-614-7096

**Regular Mail:**

Pacific Premier Trust

Processing Center

P.O. Box 173859

Denver, CO 80217-3859

**Questions?** Call 800-962-4238

**Express Deliveries**

Pacific Premier Trust

Processing Center

1560 Broadway, Suite 400

Denver, CO 80202

**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.**



# IRA Beneficiary Distribution Request: Instructions

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## 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.

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## 1. DECEDENT'S INFORMATION

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.

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## 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 individual, a chronically ill individual, 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.

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## 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. If you request a scheduled RMD distribution and at least 90% of the requested amount is available on the payment date, we will send this amount and consider your distribution request fulfilled.

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.

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## 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

If you elect the specific dollar amount option you may choose to receive a minimum payment; this option will only go into effect if you do not have sufficient funds to meet your requested amount. If you provide a minimum payment amount (must be at least \$25), we will send you all available funds above this specified amount but will not exceed your requested distribution amount. Pacific Premier Trust will attempt to meet your requested amount for 10 business days. 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.

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## 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. If you are authorizing a systematic withdrawal, check the appropriate box and it must be for cash only. 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) (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.

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 and your completed IRA Beneficiary Distribution Request form and Pacific Premier Trust will send the distribution amount and the mutual fund application to the asset sponsor.

Certain asset types may not allow the division of shares equally between multiple designated beneficiaries. In these cases additional documents 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, you must attach a pre-printed voided check/ deposit slip to the IRA Beneficiary Distribution Request form. If not attached, Pacific Premier Trust will send you a check via first class mail to the mailing address listed in Section 2.

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### 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. An original Medallion Signature Guarantee is required when: a check is being sent to an address other than the Beneficiary's address of record, when the address of record has been changed within the past 30 days, and for all INITIAL beneficiary distribution requests. 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.