



# PENSCO TRUST COMPANY

Please return original to:

**Regular Mail:**  
P.O. Box 26903  
San Francisco, CA  
94126-6903

**Overnight Delivery Only:**  
450 Sansome Street, Fl. 14  
San Francisco, CA  
94111-3306

# Request for Roth IRA Distribution

Roth IRA ➔ You

Roth IRA ➔ IRA

## 1. Accountholder Information

Account # \_\_\_\_\_

Accountholder's First Name \_\_\_\_\_

Middle Last \_\_\_\_\_

Social Security #: \_\_\_\_\_

Primary Phone #: \_\_\_\_\_ Ext.: \_\_\_\_\_

## 2. Distribution Reason

Please check what type of distribution you are taking. For some of these options, you'll need to also indicate the specific purpose of the distribution. Note that the number or letter indicates the Distribution Code that PENSCO includes on the 1099-R IRS form (filed by PENSCO).

**Qualified Distribution from a Roth IRA (code Q, TC 743)**

The 5 year holding period has been completed, Accountholder has reached 59 ½, or is disabled or is deceased or this is a qualified first-time home purchase. If the Accountholder is deceased, please supply a certified copy of the death certificate.

**Roth Distribution, qualified status unknown (code T, TC 746)**

It is not known if the 5 year holding period has been completed, but the Accountholder has reached 59 ½, or is disabled or is deceased or this is a qualified first-time home purchase. If the Accountholder is deceased, please supply a certified copy of the death certificate.

**Early Distribution from a Roth IRA, no known exceptions, and when code Q and T do not apply (code J, TC 739)**

**Roth Excess Contribution Withdrawal (code J):**

Excess contributions plus earnings taxable in the year indicated below.

*Please check one:*

**Excess contribution current year (code J, TC 768)**

**Excess contribution prior year (code P, TC 769)**

**Recharacterization - Roth IRA to IRA**

*Please check one:*

**Recharacterization current year (TC 418 and 741)**

**Recharacterization prior year (TC 418 and 744)**

**Divorce Transfer - Please supply PENSCO with a copy of the court order (divorce decree)**

For Office Use Only: FA: \_\_\_\_\_

**3. Roth Distribution Instructions - Choose A or B****A. Cash Distribution**

Entire Account Balance (your entire Account must be in cash to select this option)

Please terminate my Account

Please keep my Account open (Minimum balance of \$100 will be retained)

Partial Distribution: Cash Only - Specify Amount: \$ \_\_\_\_\_ . \_\_\_\_

Periodic Distribution: Cash Only - Specify Amount: \$ \_\_\_\_\_ . \_\_\_\_

Specify Frequency:  Monthly on:              Quarterly on:                    Annually on:                  

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**B. Distribution In Kind** (Assets in your account will be re-registered in kind per your instructions below.)

Entire Account Balance

Partial Distribution

Name of Asset                      Entire Position -OR- Dollar Amount -OR- # of Shares

\_\_\_\_\_  \$ \_\_\_\_\_ . \_\_\_\_

\_\_\_\_\_  \$ \_\_\_\_\_ . \_\_\_\_

\_\_\_\_\_  \$ \_\_\_\_\_ . \_\_\_\_

Please continue on a separate sheet if needed.

**4. Payment Method**

Mail check to Accountholder mailing address on record

Mail Check to:

Check Distribution Fee: \$8

Bank / Custodian Name: \_\_\_\_\_

Address: \_\_\_\_\_

Wire funds to Account at receiving institution (address below)     ACH

Wire Distribution Fee: \$30

Bank / Custodian Name: \_\_\_\_\_

Swift Code #: \_\_\_\_\_

Representative: \_\_\_\_\_

Wire Routing / ABA #: \_\_\_\_\_

Account #: \_\_\_\_\_

Phone #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**5. Withholding Election**

Federal income tax withholding does not apply to Roth IRA distributions, except on earnings from returned excess contributions. The earnings from the excess contribution are subject to Federal income tax withholding at the rate of 10%, unless the Accountholder checks the box below.

I elect not to have Federal income tax withheld on the earnings attributable to an excess contribution.

**6. Distribution Authorization**

I agree to hold PENSCO harmless from any tax or penalty or other consequences from acting on my instructions.



Accountholder Signature

Date