

**Please Print or Type**

**IMPORTANT INFORMATION:**

Each alternative investment has specific rules around liquidations and distributions, please review the terms and conditions outlined within the specific product prospectus for details.

Forward To: First Trust Retirement, c/o DST Systems, Inc.

Regular Mail

Attn: FTR- Publicly Traded  
PO Box 219261  
Kansas City, MO 64121-9261  
855-387-3847

Overnight Delivery

Mail Stop: FTR-Publicly Traded  
430 West 7th Street  
Suite 219261  
Kansas City, MO 64105-1407

**Step 1: IRA OWNER INFORMATION**

|                         |                                 |                        |   |                       |
|-------------------------|---------------------------------|------------------------|---|-----------------------|
| _____<br>Name           | _____<br>Social Security Number | _____<br>Date of Birth | _____<br>Account Number (if applicable) |                       |
| _____<br>Street Address | _____<br>City                   | _____<br>State         | _____<br>Zip                            | _____<br>Phone Number |

**Step 2: IRA BENEFICIARY INFORMATION (Complete ONLY for a death distribution)**

|                         |                                 |                        |   |                       |
|-------------------------|---------------------------------|------------------------|---|-----------------------|
| _____<br>Name           | _____<br>Social Security Number | _____<br>Date of Birth | _____<br>Account Number (if applicable) |                       |
| _____<br>Street Address | _____<br>City                   | _____<br>State         | _____<br>Zip                            | _____<br>Phone Number |

**Step 3: DISTRIBUTION INSTRUCTIONS**

- \_\_\_\_\_ ("The Product")\*       Morrill & Janes Bank and Trust NOW Account \*\*

*If your shares of the listed product have already been sold over the phone or in writing, and you wish to redeem the cash proceeds of that transaction, please select the "Morrill & Janes Bank and Trust NOW Account" on this form to redeem the cash proceeds.*

**Option 1. Please indicate one of the following options** (Select payment method in Step 5):

- I wish to liquidate my entire account.
- I wish to make a liquidation of \_\_\_\_\_ (number of shares) from my account.

**Option 2. Required Minimum Distribution (RMD) Options (for Traditional or SEP IRA Owners age 70 1/2 or older):**

- I wish to make a one-time withdrawal of my RMD for \_\_\_\_\_ (year) in the amount of \_\_\_\_\_ (shares) distributed per my instructions in Step 5.

*\* A \$20 dollar sales fee and .03 cents per share fee will be charged during listing events to cover the cost of trading the shares on the market.*

*\*\* The interest rate and annual percentage yield may change at any time. Interest will be compounded and credited on the last day of each calendar month. The daily balance method is used to calculate the interest on cash in the account. The bank deposit is insured up to applicable FDIC limits.*

**Step 4: REASON FOR DISTRIBUTION**

- Do Not Distribute from IRA. Place proceeds into Morrill & Janes Bank and Trust NOW Account (Proceed to Step 7)**

**Withdrawal from a TRADITIONAL or SEP IRA**

- Early Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- Normal Distribution (Account holder age 59 1/2 or over; **includes Required Minimum Distributions**)
- Permanent Disability (Account holder meets disability qualifications under Section 72(m)(7) of IRS Code, documentary proof may be required.)
- Death (**If not already in a Beneficiary IRA**: Must provide a certified copy of the account holder's Death Certificate; W-9 required)
- Return of Excess Contribution: For what year was the contribution made?  Current Year  Prior Year\*  
Excess Contribution Amount \$ \_\_\_\_\_
- Recharacterization: For what year was the contribution made?  Current Year  Prior Year\*  
Recharacterization Amount \$ \_\_\_\_\_
- Direct Roth IRA Conversion Amount \$ \_\_\_\_\_
- IRA Trustee to Trustee transfer- Liquidate and move proceeds to NOW account (Proceeds will remain in NOW account unless TOA paperwork is received).

**Please note that if requesting an IRA Trustee to Trustee transfer you need to contact the accepting custodian and complete their transfer (TOA) paperwork. A Medallion Signature Guarantee stamp may be required on their transfer form.**

*\*Deadline to recharacterize a contribution or remove an excess contribution is the IRA Owner's tax filing deadline (for the tax year of the contribution), plus any extensions including an automatic 6-month extension for those who file by the tax deadline.*



**Withdrawal from a ROTH IRA**

- Early Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- Normal Distribution (Account holder age 59 1/2 or over)
- Permanent Disability (Account holder meets disability qualifications under Section 72(m)(7) of IRS Code, documentary proof may be required.)
- Death (**If not already in a Beneficiary IRA:** Must provide a certified copy of the account holder's Death Certificate; W-9 required)
- Return of Excess Contribution: For what year was the contribution made?  Current Year  Prior Year\*  
Excess Contribution Amount \$ \_\_\_\_\_
- Recharacterization: For what year was the contribution made?  Current Year  Prior Year\*  
Recharacterization Amount \$ \_\_\_\_\_
- IRA Trustee to Trustee transfer- Liquidate and move proceeds to NOW account (Proceeds will remain in NOW account unless TOA paperwork is received). **Please note that if requesting an IRA Trustee to Trustee transfer you need to contact the accepting custodian and complete their transfer (TOA) paperwork. A Medallion Signature Guarantee stamp may be required on their transfer form.**

*\*Deadline to recharacterize a contribution or remove an excess contribution is the IRA Owner's tax filing deadline (for the tax year of the contribution), plus any extensions including an automatic 6-month extension for those who file by the tax deadline.*

**Step 5: PAYMENT METHOD**

- Deposit cash into my Morrill & Janes Bank and Trust NOW Account (Not a taxable distribution)
- Mail check to the address currently on file (Signature Guarantee required if address changed within 30 calendar days)
- Electronically transfer funds by ACH to my bank ((Voided check is required. Signature Guarantee required if adding bank within 30 days)
- Transfer in Kind my shares to my non-qualified account held outside of FTR; must include DTC delivery instructions.
- Transfer in Kind my shares to my IRA; Existing Account Number \_\_\_\_\_  
 Create New Account (Must complete an IRA Application to create a new account for Recharacterization or Roth Conversions)
- Mail check to a third party listed below (This will be coded a taxable distribution)

**For this payment method, the form must be signed and Signature Guaranteed.  
Please note that this form cannot be notarized.**

Signature Guarantee

\_\_\_\_\_  
Payee or Account Name

\_\_\_\_\_  
Account Number

\_\_\_\_\_  
Address

**Step 6: INCOME TAX WITHHOLDING (THIS SECTION MUST BE COMPLETED\*) (Form W-4P/OMB No .1545-0415)**

\* Except for a distribution from a Roth IRA or for a return of excess contribution.

In compliance with the "Tax Equity and Fiscal Responsibility Act," First Trust Retirement, as custodian, is required to withhold Federal Income Tax from all IRA distributions. You may exercise your right to elect not to have funds withheld. This election will be in effect until you change it. You may change or revoke this election at any time and as often as you wish. You may elect out of this withholding by checking the appropriate box below. **If no election is made, First Trust Retirement is required to withhold 10% Federal Income Tax. State Income Taxes cannot be withheld from your distribution.** Please note that penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient. **Please note that withholding cannot be done for Transfers-in-Kind and transfers to non-qualified accounts.**

- Do not withhold taxes.
- Withhold \_\_\_\_\_% from the amount withdrawn (must be at least 10%).

**Step 7: SIGNATURE**

By signing below, I certify that the information I have provided is true and correct, and I authorize the Custodian to distribute my IRA as instructed above.

\_\_\_\_\_  
IRA Owner's Signature (or other authorized person)

\_\_\_\_\_  
Date