

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

_____	_____	_____	_____	
Name	Social Security Number	Date of Birth	Account Number (if applicable)	
_____	_____	_____	_____	_____
Street Address	City	State	Zip	Phone Number

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

_____	_____	_____	_____	
Name	Social Security Number	Date of Birth	Account Number (if applicable)	
_____	_____	_____	_____	_____
Street Address	City	State	Zip	Phone Number

Step 3: DISTRIBUTION INSTRUCTIONS

_____ ("The Product")* Undirected Cash 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 "Undirected Cash 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 for 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

- Premature Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- Premature Exempt Distribution (Including Permanent Disability, SEPP, and other identified 72 (t) qualified exceptions. Documentary evidence is required.)
- Normal Distribution (Account holder age 59 1/2 or over; **includes Required Minimum Distributions**)
- Death (If not already in a Beneficiary IRA: Must provide a certified copy of the account holder's Death Certificate)
- 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 be deposited in NOW account until the 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.



Withdrawal from a ROTH IRA

- Premature Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- Premature Exempt Distribution (Including Permanent Disability, SEPP, and other identified 72 (t) qualified exceptions. Documentary evidence is required.)
- Normal Distribution (Account holder age 59 1/2 or over)
- 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 Undirected Cash 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 or 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 _____

** If signing as Power of Attorney, valid POA documents must be included.*