planner Securities, LLC

ROTH IRA DISTRIBUTION REQUEST

ACCOUNT HOLDER'S INFORMATION *(Complete all sections)*

Full Legal Name			
Account No.			
SSN/ITIN/Tax ID - Last 4 digits *(IRS Required)*			
Date of Birth *(Optional)*		**Phone Number** *(Optional)*	

BENEFICIARY (OR FORMER SPOUSE) INFORMATION *(Complete all sections)*

This section should only be completed by a beneficiary taking a death withdrawal or transferring inherited IRA assets to another IRA, or by a former spouse taking a withdrawal as a result of a court-approved property settlement due to divorce. DO NOT use this section to name or change your beneficiary(ies).

Full Legal Name	
Account No.	
SSN/ITIN/Tax ID - Last 4 digits *(IRS Required)*	
Date of Birth *(Optional)*	
Relationship	

TYPE OF DISTRIBUTION *(Select one. Note: Transfer of Assets Between Brokers must include a Letter of Acceptance from the receiving Custodian)*

☐	**Qualified** *(ROTH IRA greater than 5 years old, age 59 ½ and older, Death or Disability if ROTH IRA is greater than 5 years old)*	☐	**Roth Distribution with Exception**
☐	**Transfer to Identical Roth IRA[1]** *(Select one option on the right if applicable)* ☐ **Transfer of Assets Between Brokers** ☐ **Transfer to Beneficiary IRA** (Or Spouse's IRA if Applicable) ☐ **Transfer Incident to Divorce**	☐	**Premature** *(Under age 59 ½)*
☐	**Excess Contribution Removed After Excess Removal Deadline** *(Remove only amount of true excess without NIA)*	☐	**Withdrawal from a Beneficiary Roth IRA**
☐	**Disability** *(Within the meaning of Section 72(m)(7) of the Internal Revenue Code)*	☐	**Revocation** *(Taken within 7 calendar days from the date account was opened)*

Excess Contribution Removed Before Excess Removal Deadline & Recharacterizations

The Gross Distribution amount must include the Net Income Attributable (NIA). The calculation method for NIA is found in IRA Pub. 590-A on Worksheet 1-3. Please note that the Net Income Attributable (NIA) cannot be left blank. The Gross Distribution entered in 'Distribution Method' should equal the Gross Distribution amount in this section.

		DATE EXCESS CONTRIBUTIONS WERE MADE (If multiple contributions were made, then date of first excess contribution)		
☐	**Excess Contribution Removed Before Excess Removal Deadline**	CALCULATE THE GROSS DISTRIBUTION **Excess Contribution Amount** $ _____ **+ or – Net Income Attributable (NIA)** $ _____ **= Gross Distribution** $ _____	☐	Same Year *(Completed the same year as the year for which the contribution(s) was made)*
			☐	Prior Year *(Completed in the year following the year for which the contribution(s) was made)*
☐	**Recharacterization**	CALCULATE THE GROSS DISTRIBUTION **Contribution or Conversion Amount** $ _____ **+ or – Net Income Attributable (NIA)** $ _____ **= Gross Distribution** $ _____	☐	Same Year *(Completed the same year as the year for which the contribution(s) was made)*
			☐	Prior Year *(Completed in the year following the year for which the contribution(s) was made)*

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DISTRIBUTION METHOD

(Select one distribution method. Excess Removal or Recharacterizations enter Gross Distribution amount calculated above)

☐	**One Time Distribution**	PAYMENT IN THE AMOUNT OF $					
		DISTRIBUTION OF SECURITIES *(Indicate Symbol/Cusip & Quantities)*					
			SYMBOL/CUSIP	QUANTITY		SYMBOL/CUSIP	QUANTITY
		1			3		
		2			4		
☐	**Scheduled Distribution** *(Complete all applicable items)*	SELECT ONE ☐ New Request ☐ Change of Instruction					
		FREQUENCY *(Select One)* ☐ Bi-Weekly ☐ Weekly ☐ Monthly ☐ Quarterly ☐ Annually					BEGINNING DATE
		AMOUNT $ OR ☐ Dividends & Interest *(ACH Only)*					
☐	**Total Account Distribution** *(Account will be closed)*						

FEDERAL and STATE TAX WITHHOLDING – Roth IRA Withdrawals

Distributions treated as nonperiodic payments from your IRA (excluding those from Roth IRAs) are generally subject to federal (and possibly state) income tax. Even if you elect in writing not to have federal and/or state income tax withheld when permitted, you are liable for payment of federal and state income taxes on the taxable portion of your distribution. You may elect not to have federal income tax withholding apply to your distribution by entering 0% on the line in the Federal Withholding section below and signing and dating this form. If you elect not to have withholding apply to your distribution, or if you do not have enough tax withheld, you may be responsible for payment of estimated taxes. You may also incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. For more information, see IRS Publication 590-B.

Federal Withholding Election *(Form W-4R/OMB 1545-0074)*

Generally, Roth IRA distributions are not taxable at the federal or state level. Unless you elect to withhold on this form, we will not withhold taxes from your Roth IRA distribution. You should confirm with a tax advisor with specific knowledge of federal and state withholding to determine what is best for your tax situation.

Do not complete this section for a transfer, recharacterization, or direct rollover to an eligible employer-sponsored retirement plan, or if you are a non-resident alien.

IRA distributions, including recurring, scheduled payments are generally considered nonperiodic payments.

If there is federal tax withholding, including the default rate or any rate other than 0%, certain states require state tax withholding.

If this is an annuitized payment from an individual retirement annuity, do not complete this section. Instead, complete IRS Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments*, which may be found at www.irs.gov.*

ROTH IRA DISTRIBUTION REQUEST

Federal Withholding

Your withholding rate is determined by the type of payment you will receive.

For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. *(See the* Withholding Instructions *for more information.)*

Complete this section if you would like a rate of withholding that is different from the default withholding rate.

See the instructions and the Marginal Rate Tables that follow for additional information. Enter the rate as a whole number (no decimals).

Withhold _____% *(must be 0 – 100%)*

STATE INCOME TAX WITHHOLDING

(Roth IRA Distributions are generally not taxed at the state level. We will only withhold state taxes if you enter withholding below. To waive state withholding, please select 'Do NOT withhold State Income Tax from the Distribution'. We do not require state mandatory minimums for Roth IRAs.)

State Income Tax Withholding *(State Withholding is not allowed in the following states: Alaska, Florida, Hawaii, Nevada, New Hampshire, New York, Pennsylvania, South Dakota, Tennessee, Texas, Washington & Wyoming).*	☐	Do NOT withhold State Income Tax from the Distribution *(Not applicable to all states)*
	☐	Withhold _____ % from the amount of the Gross Distribution
	☐	Withhold $ _____ of State Income Tax from the Gross Distribution Amount

DELIVERY INSTRUCTIONS *(Select applicable items)*

☐	**ACH to Bank Account on file**				
☐	**Check to Address of Record**				
☐	**Alternate Payee or Alternate Address** *(Complete all sections. Notary Public/Signature Guarantee required if check is made payable to alternative payee)*	NAME			
		ADDRESS	CITY	STATE	ZIP CODE
☐	**Overnight Delivery to Address of Record** *(Fees will be assessed)*				
☐	**To the following Apex Account via Journal** *(Distribution Type must be selected above)*	ACCOUNT NO.			
☐	**Federal Fund Wire** *(Fees will be assessed)*	ABA NO.	ACCT NO.	BANK NAME	
		ADDRESS	CITY	ST	ZIP
		FOR CREDIT TO	IRA ACCT TYPE RECEIVING		
		BENEFICIARY ACCOUNT NO.	FURTHER CREDIT TO		
☐	**Special Payment Instructions**				

ROTH IRA DISTRIBUTION REQUEST

SIGNATURE *(This request cannot be processed without account holder's signature)*

I certify that I am authorized to receive payments from this Roth IRA and that all information provided by me is true and accurate. I have received a copy of the Withholding Notice Information. No tax advice has been given to me by the trustee or custodian. All decisions regarding this withdrawal are my own, and I expressly assume responsibility for any consequences that may arise from this withdrawal. I agree that the trustee or custodian is not responsible for any consequences that may arise from processing this withdrawal authorization.

ROTH IRA Holder or Beneficiary Signature *Date*

NOTARY PUBLIC/SIGNATURE GUARANTEE *(required for Alternate Address or Alternate Payee)*

Notary Seal:

Notary Signature

FOR INTERNAL USE ONLY

Registered Principal Approval:

Print Name *Title* *Signature* *Date*

Compliance Officer Approval/Registered Principal Approval:

Print Name *Title* *Signature* *Date*

REPORTING INFORMATION APPLICABLE TO ROTH IRA WITHDRAWALS

You must supply all requested information for the withdrawal so the trustee or custodian can properly report the withdrawal.

If you have any questions regarding a withdrawal, please consult a competent tax professional or refer to IRS Publication 590-B, *Distributions from Individual Retirement Arrangements (IRAs)*, for more information. This publication is available on the IRS website at www.irs.gov or by calling 1-800-TAX-FORM.

WITHDRAWAL INFORMATION

Roth IRA assets can be withdrawn at any time. Most Roth IRA withdrawals are reported to the IRS. IRS rules specify the distribution code that must be used to report each withdrawal on IRS Form 1099-R, *Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.*

Five-Year Period. You have satisfied the five-year period for determining qualified withdrawals on January 1 of the fifth year following the year for which you made your first Roth IRA contribution, conversion, or rollover from an eligible employer-sponsored retirement plan.

Qualified Withdrawal. A qualified withdrawal is one where you have satisfied the five-year waiting period and the withdrawal is due to being age 59½ or older, death, or disability. Qualified withdrawals are reported on Form 1099-R using code Q.

WITHDRAWAL REASON

Transfer to Another Roth IRA. Transfers are not reported on Form 1099-R. Transfers may be made by a Roth IRA owner, beneficiary, or former spouse under a transfer due to a divorce. Inherited IRA assets may only be transferred to another inherited IRA, unless you are a spouse beneficiary.

ROTH IRA DISTRIBUTION REQUEST

Age 59½ or Older. If you are age 59½ or older, withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.

Under Age 59½. If you are under age 59½, withdrawals for any reason not listed above are reported on Form 1099-R using code J.

- **Disability.** If you are under age 59½ and disabled, withdrawals are reported on Form 1099-R using code T, unless they are qualified withdrawals.
- **IRS Levy or Substantially Equal Periodic Payments.** If you are under age 59½, withdrawals due to IRS levy or substantially equal periodic payments are reported on Form 1099-R using code 2. Certain distributions taken due to federally declared disasters also are reported using code 2. Please refer to the IRS website at www.irs.gov for more information and a listing of the disaster areas.

Death Withdrawal by a Beneficiary. Withdrawals by beneficiaries following the death of the original Roth IRA owner are reported on Form 1099-R using code T, unless they are qualified withdrawals.

Prohibited Transaction. Prohibited transactions as defined in Internal Revenue Code Section 4975(c) are reported on Form 1099-R using code 5.

Excess Contribution Removed Before the Excess Removal Deadline. Excess contributions removed before the excess removal deadline (your tax filing deadline, including extensions) must include the net income attributable to the excess.

- If your excess contribution was contributed and removed in the same year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using codes 8 and J.
- If your excess contribution was contributed in one year and removed in the next year, before the excess removal deadline, the withdrawal is reported on Form 1099-R using codes P and J.

Excess Contribution Removed After the Excess Removal Deadline. If your excess contribution is removed after the excess removal deadline, the withdrawal is reported on Form 1099-R using code J if you are under age 59½, code T if you are age 59½ or older, or code Q if the distribution is a qualified withdrawal.

Recharacterization. A Roth IRA contribution including the net income attributable may be recharacterized as a Traditional IRA contribution up until your tax filing deadline, including extensions.

- Recharacterizations that occur in the same year for which the contribution was made are reported on Form 1099-R using code N.
- Recharacterizations that occur after the year for which the contribution was made are reported on Form 1099-R using code R.

Revocations. Revocations of regular contributions, conversions, rollovers, or transfers are reported on Form 1099-R using code J. A revocation of a regular contribution if you are under age 59½ is reported on Form 1099-R using codes J and 8.

WITHHOLDING INSTRUCTIONS *(Form W-4R/OMB No. 1545-0074)*

Distributions from Roth IRAs are generally not taxable at the federal or state level. While the instructions and information below can provide general guidance, they may not be applicable to Roth IRA Distributions. You should discuss your specific tax situation with a tax advisor with specific knowledge of federal and state withholding from Roth IRAs to determine what is best for you. We will only withhold from this distribution if you instruct us to do so in the fields for withholding provided above.

General Instructions

Section references are to the Internal Revenue Code.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to www.irs.gov/FormW4R.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See below for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, *Withholding Certificate for Periodic Pension or Annuity Payments*. For more information on withholding, see Pub. 505, *Tax Withholding and Estimated Tax*.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

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Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate in the Withholding Election section. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering "-0-" in the Withholding Election section. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments to be delivered outside the United States and its territories.

NOTE: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025 your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter "-0-" in the Withholding Election section. See Pub. 3920, *Tax Relief for Victims of Terrorist Attacks*, for more details.

2026 Marginal Rate Tables

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See the instructions for more information on how to use this table.

Single or Married Filing Separately		Married Filing Jointly or Qualifying Surviving Spouse		Head of Household	
Total income over—	***Tax rate for every dollar more***	*Total income over—*	***Tax rate for every dollar more***	*Total income over—*	***Tax rate for every dollar more***
$0	0%	$0	0%	$0	0%
16,100	10%	32,200	10%	24,150	10%
28,500	12%	57,000	12%	41,850	12%
66,500	22%	133,000	22%	91,600	22%
121,800	24%	243,600	24%	129,850	24%
217,875	32%	435,750	32%	225,900	32%
272,325	35%	544,650	35%	280,300	35%
656,700*	37%	800,900	37%	664,750	37%

* If married filing separately, use $400,450 instead for this 37% rate.

Specific Instructions

Withholding Election

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate in the Withholding Election section.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate in the Withholding Election section (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables above to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate in the Withholding Election section. (See Example 1 below.)

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If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate in the Withholding Election section. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate in the Withholding Election section.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be $20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. . You expect your total income to be $68,000 without the payment. Step 1: Because your total income without the payment, $68,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $85,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter “22” in the Withholding Election section.

Example 2. You expect your total income to be $61,000 without the payment. Step 1: Because your total income without the payment, $61,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $81,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. The two rates differ. $5,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $61,000 without the payment), and $14,500 is in the higher bracket ($20,000 less the $5,500 that is in the lower bracket). Multiply $5,500 by 12% to get $660. Multiply $14,500 by 22% to get $3,190. The sum of these two amounts is $3,850. This is the estimated tax on your payment. This amount corresponds to 20% of the $20,000 payment ($3,850 divided by $20,000). Enter “20” in the Withholding Election section.

Privacy Act and Paperwork Reduction Act Notice. The IRS asks for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. The IRS may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, the IRS would be happy to hear from you. See the instructions for your income tax return.