

Brokerage IRA Distribution



Use this form to request a distribution from your Traditional, Roth, Rollover, SIMPLE or SEP IRA.

Complete a separate form for each type of IRA from which you wish to take a distribution.

Please print clearly in CAPITAL letters using black ink and sign on page 4.

1 Provide Your Ownership Information

If a new account, please leave blank.

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Owner's account number

Owner's first name

Middle initial

Owner's last name

Owner's U.S. Social Security number

Telephone number (daytime)

Owner's state of residence

2 Choose the Reason for Your Distribution

If you are taking a distribution from your IRA, it will be reported to the IRS as normal or premature based on your age at the time of the distribution¹, unless you check one of the exceptions below.

- Distribution due to death of original IRA owner:** Benefit payment to beneficiary (excludes a surviving spouse who elects to treat the IRA as his or her own)
- Direct Rollover to Qualified Retirement Plan²:** The distribution is being directly rolled into a qualified retirement plan with your employer (You must provide proof that your plan accepts rollover monies such as a completed copy of the plan enrollment form or letter of acceptance from the plan. **If you are requesting a direct rollover to a qualified retirement plan, please note that the signature guarantee requirement described in step 7 does not apply. However, a completed copy of the plan enrollment form or letter of acceptance from the plan is required.**)
- Excess Contribution²**

\$

Amount of Excess Contribution

Income Attributable to Excess Amount

Month-day-year

Tax year

¹ Distributions from Beneficiary IRAs will be reported as death distributions, regardless of age.

² Not available for automatic distributions.

3 Provide Your Distribution Instructions

Select one of the three distribution options below and how you would like us to pay the distribution. The check will be made payable to you and mailed to your address of record unless you request otherwise in step 4. Transfers from an IRA to a non-IRA and redemptions from an IRA may result in a taxable event.

A Total Distributions (for complete liquidation of your IRA)

To liquidate and send cash, securities must be sold prior to submitting this form. Securities may be sold by logging in to your account at americancentury.com, calling us at 1-888-345-2071, or on our automated phone system at 1-888-345-2091. Please note this may be a taxable event.

A \$50 termination fee applies to total distributions from your IRA. If applicable, a \$50 custodial fee will be applied for accounts below \$10,000. Applicable fees will be deducted from the account balance at the time of distribution. You may call us to find out if the custodial fee applies to your account.

B One-Time Distribution

Payment in the amount of \$ _____

In-kind distribution of securities to the following non-retirement American Century Investments® brokerage account:

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Name of Security

Quantity of shares

Name of Security

Quantity of shares

C Automatic Distributions (available only if you are 59½ or older)

Select one: New request Change of instructions

Automatically recalculate and redeem my Required Minimum Distribution (RMD)
(You are age 72 or older.)

Selecting this option will create scheduled instructions for your annual RMD amount. Federal income tax law generally requires that IRA owners start RMDs beginning the year the IRA owner reaches the age of 72 (Roth IRAs are excluded from this requirement).

Note: Last Business Day of the Year Processing. If your account has active scheduled RMD instructions, and the account's RMD obligation for the year has not been met by the last day of the year, a "supplemental" distribution (up to the available cash in your account) will occur in order to meet the RMD amount. For this purpose, we will add all scheduled and one-time distributions taken during the year when determining if the RMD has been met. Any changes that affect your calculation-factor and/or the fair market value of the IRA for the previous year may affect the calculation of your RMD amount.

Fixed payment in the amount of \$ _____

Payment frequency (check one): Monthly Quarterly Semiannually Annually

Start date (month-day-year)

End date, optional (month-day-year)

4 Select Your Payment Method

Select one payment method listed below. If you want your distribution check made payable to someone other than you and/or mailed to an address other than your address, please provide the information in Option C. **A signature guarantee may be required if your check is payable to a third party or your address has changed. Please see step 7 for additional information about signature guarantees.**

A Distribute to Another American Century Investments Account

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OR

American Century Investments brokerage account number

American Century Investments mutual fund account number

B Electronic Payment to Your Financial Institution

Distributions can be sent to your bank account by ACH or wire if you have preauthorized us to send funds electronically to a financial institution. If you would like to set up this service for future use, please complete a *Brokerage Investment and Redemption Form*, which is available on our website or by calling us at 1-888-345-2071.

C Send a Check (choose one below)

To my address of record.

To an alternate address and/or payable to a third party (provide the name and address below).

Third Party's or Charity's name

Third Party's or Charity's address

Apartment/Unit/PMB

City

State

ZIP

5 Provide Withholding Instructions, If Required

Skip this step if you are withdrawing from a Roth IRA or your withdrawal is a qualified charitable distribution (QCD). Withholding does not apply and we will not withhold even if a rate is indicated below.

If you have not been issued a U.S. Social Security number, or you have been issued a U.S. Social Security number but the address on your account is outside the U.S., please call us before completing this form.

Federal Tax Withholding: Please review the enclosed [IRS Form W-4R](#) and then complete the section below. Please consult a tax advisor if you need assistance determining the federal withholding rate that is appropriate for your situation.

Your withholding rate is determined by the type of payment you will receive. For nonperiodic payments, **the default withholding rate is 10%**. (For American Century Brokerage IRAs, "nonperiodic payments" include both one-time and automatic withdrawals.) You can choose to have a different rate from 0% to 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions.

If you would like a rate of withholding that is different from the default withholding rate, complete the line below. See the instructions and the [Marginal Rate Tables](#) on the enclosed IRS Form W-4R for additional information.

Enter the rate as a whole number (no decimals) _____% (If left blank, 10% will be withheld)

State Tax Withholding: State tax will be withheld according to state regulations if, at the time of your withdrawal, your tax residency is within one of the mandatory withholding states.

6 Sign Your Name and Date Below

Before signing, review step 7 to see if your signature must be guaranteed.

By signing, I agree to the following:

- In consideration of American Century Investment Services, Inc. ("American Century"), its employees or agents providing the services established on this form, I agree to defend, hold harmless and indemnify American Century, its officers, agents, employees, affiliates and successors from all losses, claims, expenses and liabilities that any of them may suffer arising from, or as a result of, American Century's acceptance of transaction instructions through these services.
- I have read and understand the *IRS Form W-4R* that was provided to me with this distribution form, and my withholding election is based on the W-4R form's instructions and Marginal Rate Tables. I have independently verified that the W-4R form I received is the most current IRS version available. My signature and date on this distribution form also serves as my W-4R form withholding election signature.
- I understand that neither American Century nor any affiliated companies shall be responsible or liable for any damages related to online services including, but not limited to, those caused by theft, unauthorized access, failure of electronic or mechanical equipment, communications line failure, telephone or interconnectivity problems, or other occurrences beyond their control.
- **For RMDs:** I authorize American Century to calculate and withdraw my RMD (or the amount I have specified) from each of my accounts based on the information I have provided on this form. I understand that American Century will make every effort to calculate my proper RMD but it is ultimately my responsibility to ensure enough is withdrawn to satisfy my RMD each year.
- **For Qualified Charitable Distributions (QCDs):** I acknowledge that it is my responsibility to understand and comply with IRS regulations for QCDs (including the age 70½ requirement), and that it is my responsibility to contact the charity prior to requesting a QCD to confirm that they are a qualified charitable organization under Internal Revenue Code Section 408(d)(8). I understand there is no special IRS tax distribution code for QCDs and my distribution will be coded as a normal distribution for Traditional, Rollover, SEP, SARSEP or SIMPLE IRAs. I accept responsibility for keeping a copy of my confirmation statement and contacting the charity directly to obtain a receipt of my donation for tax-reporting purposes. I understand tax-reporting questions must be directed to a tax advisor or the IRS.



Signature

Date

7 Obtain Signature Guarantee

If you changed the address of record for your account within the past seven (7) days, or if your distribution check is to be sent to an alternate name or mailing address, we require a signature guarantee.

Exceptions: If your check is to be made payable to a charity as a QCD and it is \$50,000 or less, or if you are requesting a direct rollover, a signature guarantee is not required.

The signature on this form must correspond with the name on your IRA. Your signature must be guaranteed by a participant in a Securities Transfer Association Signature Guarantee Program. Many domestic banks, trust companies, credit unions, brokers, dealers, national securities exchanges, registered securities associations, clearing agencies and savings associations participate in such programs. The guarantee must be an original ink stamp that states "Signature Guaranteed/Medallion Guaranteed" and must be signed on behalf of the guarantor by an authorized person. **A notary stamp is NOT acceptable.**

Please affix signature guarantee ink stamp below with appropriate signature and title of officer.