

Reinvest My RMD

Complete this form to withdraw your required minimum distribution (RMD) and reinvest it in a taxable account. This form may be used for Traditional, Rollover, SEP, SARSEP and SIMPLE IRAs.

Please call us if your IRA has "as beneficiary of" in the registration. This form cannot be used for Beneficiary IRAs.

1 Provide Your Information

Taxable owner's first name

Middle initial

Last name

U.S. Social Security number

Date of birth (mm-dd-yyyy)

Telephone number

2 Select a One-Time RMD and/or Automatic RMDs

Select Option A or B to take your RMD now. Select Option C to set up an automatic plan for future RMDs. You may select more than one option.

A. Withdraw and reinvest my RMD for: **This year** **Last year**

American Century will calculate the RMD for you. If a year is not indicated, we will default to this year's RMD. Please call us if you need to remove additional RMDs.

B. Withdraw and reinvest the following amount: \$_____ *The appropriate taxes will be withheld based on your instructions in step 4. Please adjust the amount if you want to receive a specific net amount.*

C. Set up an automatic plan to withdraw and reinvest my RMD. Complete all of the following.*

• Plan beginning date: _____ (mm-dd-yyyy)

• Payment frequency: Annually Quarterly Monthly Semiannually

• Amount to be withdrawn: The RMD amount (recalculated each year)

Fixed amount (before taxes): \$_____

**If you choose a fixed amount, you must contact us to update the amount if it no longer satisfies your RMD. If a payment frequency is not indicated, we will default to quarterly. If the plan beginning date is not indicated, we will default to the 15th. Payments scheduled on a weekend or holiday will be made the following business day.*

3 Choose the Account(s) for Your Withdrawal

Your RMD is calculated for each IRA (Traditional, Rollover, SEP, SARSEP and SIMPLE), but when it comes to withdrawing the money, you can take the entire amount from a single IRA, take a portion from multiple IRAs, or take it proportionately across all your IRAs.

Skip this step if you want your RMD to be withdrawn proportionately from all of your IRAs. If you want your RMD to be withdrawn from a single IRA or only certain IRAs, complete the section below.

I do not want my RMD withdrawn proportionately from each IRA. Instead, withdraw from these account(s):*

Account number or Plan ID/fund name	Percentage	Account number or Plan ID/fund name	Percentage
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**Restrictions may apply if you have several different types of IRAs; we will contact you if we are unable to accept your request. If accounts are listed without percentages, we will withdraw equally. Attach a separate page if needed.*

4 Provide Withholding Instructions

Federal Tax Withholding: Please review the enclosed [IRS Form W-4R](#) then complete the section below. Consult a tax advisor if you need help 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 non-periodic payments, **the default withholding rate is 10%.** (*This also applies to automatic withdrawals from American Century Investments IRAs.*)

You can choose to have a different rate by entering a rate from 0% to 100% on the line below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories. See the instructions and the [Marginal Rate Tables](#) on the enclosed *IRS Form W-4R* for additional information.

If you do not want 10% withheld, enter a different rate: _____% (Enter 0%-100%; 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.

5 Provide Reinvestment Instructions

Tell us which taxable account(s) should receive your RMD for reinvestment. Please note:

- Your name must be in the registration of the taxable account.
- There is no minimum to transfer to existing accounts. For new accounts, most funds require an initial investment of \$2,500; this is waived if you set up an automatic RMD plan that reinvests at least \$500 a year in the new account.
- For SEP, SARSEP and SIMPLE IRAs, the RMD must be reinvested in the same number of funds or fewer. For example, if you take your RMD from three funds in your SEP IRA, you can list up to three taxable accounts below.
- If this step is left blank, we will reinvest in individual taxable accounts in the same funds as the RMD accounts in step 3 (if minimums are met). If we are unable to reinvest your RMD, we may mail a check to you.

Fund Name	Account Number or "New"	Percentage
		%
		%
		%

6 Review and Sign

By signing, I agree that:

- American Century Services, LLC (American Century) is authorized to complete RMD calculations, if requested on this form. The Uniform Lifetime table will be used unless my spouse is 10 years younger than me and is my sole primary beneficiary, in which case the Joint Life Expectancy table applies. American Century will make every effort to calculate my RMD correctly, but it is ultimately my responsibility to ensure my RMD is satisfied.
- 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.
- The Average Cost method will be used for new taxable accounts. I understand that if I want to change the cost basis method, I must change it online or submit a *Cost Basis Election Form*.
- If I have provided incomplete or inaccurate information, I agree to defend, hold harmless and indemnify American Century; the Custodian, State Street Bank and Trust Company; their officers; agents; employees; affiliates and successors from any liability should I fail to satisfy IRS minimum distribution requirements.

Signature

Date signed

If your RMD is \$100,000 or more and you are not the sole owner of the taxable account(s), your signature must be guaranteed. Call us for signature guarantee instructions.