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WITHDRAWAL OF EXCESS IRA CONTRIBUTION

Complete this form instead of an IRA Distribution Request in the event that the Account Owner has over contributed to their IRA and wishes to withdraw the excess contribution. Please print, sign and submit after completion. For assistance with this worksheet, please contact a Client Service Specialist during regular business hours, Monday - Friday, 8:00 am to 4:30 pm CT.

A Account Owner Information

Account Owner's Name:

Millennium Account No.:

Social Security No.:

Date of Birth:

B Withdrawal of Excess IRA Contribution

Please complete this section to make a withdrawal of the excess contribution from your IRA.

The Excess Contribution was made on _____ for the tax year _____
 (mm/dd/yyyy) (yyyy)

The amount of the excess contribution was \$ _____

My tax filing deadline is/was _____
 (mm/dd/yyyy)

Choose one option below:

- The amount of earnings I calculated was \$ _____
- Calculate earnings on my excess contribution for me. By checking this box, I accept the calculation method and earnings amount determined by Millennium Trust Company, LLC ("Millennium") to be accurate. The earnings are calculated based on a pro rata portion of the total earnings accumulated for the period of time from the original contribution. Millennium will use the IRS-approved calculation method as described in IRS Notice 2000.39 for contributions made for tax year 2003 and the IRS Final Regulations (Treasury 1.408-11) for contributions made for tax year 2004 and later.

Additional fees will apply for Millennium to calculate earnings. ►

Reason for Withdrawal of Excess Contribution:

Please choose one. ►

- This withdrawal is being made prior to the tax-filing deadline (including extensions) for the tax year in which the excess contribution was made.
- This withdrawal is being made after the tax-filing deadline (which does not include extensions), and my tax return was filed in a timely manner. A withdrawal of the excess contribution can still be made no later than six (6) months after the due date for filing the tax return, not including extensions.
- Neither of the two choices above applies.*
 *If you are removing an excess amount **after** your tax filing deadline, including any extensions you received or could have received automatically, then the distribution must be reported as a Code 1, 7, J, or T, and earnings are not distributed.

Please continue to page two to complete this form.



C Method Of Distribution

If funds are invested in assets other than cash (or cash equivalents), the timing of liquidation will vary depending on where the funds are invested. **Millennium will request funds from liquidations be sent to Millennium by check unless otherwise indicated in Section C2.** Once received, the check is held 5 business days to clear before the distribution can be issued.

- List all assets to be liquidated or re-registered below. (Cash investments will be automatically liquidated.) **Note:** All liquidation requests are subject to processing times based on current volumes at the time this request is submitted. *Execution price is not guaranteed.* Due to market fluctuations, you may wish to execute your publicly traded security transaction(s) online to ensure desired execution timing. **A current asset valuation is required to process this request. Please attach a copy of your most recent sponsor-provided asset statement.**

Liquidation or Re-Registration fees may apply. ▶	Liquidate* or Re-Register	Asset Name/Description	Dollar Amt/All
	<input type="radio"/>		
	<input type="radio"/>		
	<input type="radio"/>		

If additional space is needed, please attach a separate page.

***If we are unable to liquidate an asset, we will inform you and then you can direct us as to what portion of the asset, if any, you want re-registered to you. Please contact your investment sponsor with any questions about the inability to liquidate an asset for cash.**

- Select the method that funds should be sent to Millennium from assets sold.
 - Check (Upon receipt of funds, a 5 business day hold is required before funds are disbursed.)
 - Wire Transfer (Additional fees may apply.)

Millennium is not responsible if the asset has its own required delivery method.

D Payment Delivery

- Please select your delivery method from the following four options. If a check is selected, it will be sent to you via U.S. Mail. ▶
- Mail a check to the address of record.
 - Mail a check to the following address. **(Notary Required - See Page 3.)**
 - Payee:
 - Address:
 - City: State: Zip:

- Standard NACHA Operating Rules apply. ▶
- Direct Deposit to Bank (ACH) - Please submit a voided check (starter checks are not acceptable) and provide the financial institution's ACH instructions below. **Note: For accounts without checks, submit a preprinted deposit slip or a letter from the other financial institution, on letterhead and signed by an officer.** This documentation must include the account title, account number, ABA routing number and account type. **(Notary is required if funds are being sent to an account that is not registered in the name of the Account Owner.)**
 - Wire funds - *Additional fees may apply.* **Note:** Account Owner may be contacted for further verification of the banking information provided. **(Notary is required if funds are being sent to an account that is not registered in the name of the Account Owner.)**

- Please ensure the accuracy of your financial institution's ACH/wire instructions. An additional fee will be charged if a ACH/wire is rejected due to the incorrect instructions. ▶
- Banking Information** - Complete if you selected Direct Deposit to Bank (ACH) or Wire funds above. *If banking information is entered but a selection is not made, funds will be sent via Direct Deposit (ACH).*
- Bank Name:
 - Bank Address:
 - City: State: Zip:
 - ABA Routing No.: Bank Account No.:
 - Name on Bank Account:

Please continue to page three to complete this form.

E Tax Withholding Election

Federal Withholding Election - Internal Revenue Service ("IRS") regulations require this notice to be given to you each time you request a distribution from your Account.

The distribution(s) you receive from your Account are subject to Federal Income Tax withholding, unless you elect not to have withholding apply. You may be liable for payment of any Federal Income Tax due on distribution(s) from your Account, regardless of whether or not you elect to have taxes withheld. In addition, if your payments of estimated tax and withholding are not adequate, you may be subject to tax penalties under estimated tax payment rules. You are urged to consult your tax advisor with respect to your election of Federal Income Tax withholding.

Please select one of these options. If no selection is made, taxes will automatically be withheld from the distribution(s) at a rate of 10%.

- I **DO NOT** want Federal Income Tax withheld from my distribution(s).
- Withhold 10% for Federal Income Taxes from my distribution(s).
- Withhold _____ % (minimum 10%).
- Withhold \$ _____ for Federal Income Taxes from my distribution(s). (minimum 10%)

State Withholding Election - State income tax withholding may be required from your distribution. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state income tax withholding may not be available. **Refer to the State Income Tax Withholding Information sheet for specific information concerning your state's withholding rates.**

State income tax withholding is based on the state of residence, federal income tax withholding election and account type. Millennium may not be able to process a distribution without state income tax withholding if the state requires it. **Note: We will only withhold state income tax for the states listed on the State Income Tax Withholding Information sheet located in the back of this form.**

I declare my permanent state of residence is: _____ and that my election should reflect the requirements of that state. If a permanent state of residence is not noted, we will default to the state of residence listed on file at Millennium.

Please select one of these options. If no selection is made, we will withhold your state's requirement from your distribution(s).

- I **DO NOT** want state income tax withheld from my distribution(s).
- Withhold my state's minimum requirement. (Only applicable if a minimum tax rate exists for your state.)
- Withhold this amount: _____ % or \$ _____
We will withhold at least your state's minimum requirement as listed on the State Income Tax Withholding Information sheet.

F Distribution Authorization & Certification

I authorize and direct Millennium as IRA Custodian to make the above withdrawal. I understand that I am responsible for all federal, state and local taxes, as well as estimated tax payments and penalties, if any. I understand that IRS regulations require tax withholdings at 10% for distributions from non-Roth IRAs unless I elect otherwise.

I certify that all of the information I have provided on this form is correct. I have consulted my tax advisor concerning the taxable effect of this withdrawal; and I certify that Millennium has not provided me with tax, investment or legal advice. I indemnify Millennium as Custodian for the IRA or Roth IRA, its agents, affiliates and employees from any and all liability arising from this withdrawal.

Please sign and date to authorize.

Account Owner's Signature: _____ Date: _____

G Notary Public

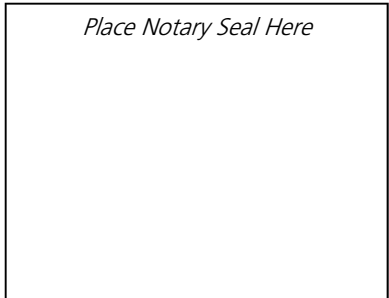
A Notary Public is required if requesting funds over \$10,000 that will be sent to an address other than the account owner's current address of record, an account not held in the name of the account owner, or if the proceeds will be sent to an ex-spouse due to divorce. Forms received without the required Notary will be rejected.

Sworn to and subscribed before me on: _____,

20____.

Notary Public: _____

My Commission Expires: _____



All requests requiring a Notary or certified legal documentation must be received by mail unless uploaded to Millennium through a secured portal.

As of 01/01/19

The general information provided in the chart below is to help you understand state income tax withholding requirements for Individual Retirement Account (IRA) distributions. **While Millennium Trust makes every effort to obtain information about state tax laws from sources believed to be reliable, we cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. You should contact your tax advisor regarding your tax withholding elections, and to answer any questions regarding your state's withholding laws.**

Millennium Trust may be required to withhold state tax from your distribution based upon state tax law for your state of residency. Your state of residency is determined by the legal address of record on your account or as provided in the Tax Withholding Election section of the Distribution form. In some cases, you may elect not to have withholding apply, or you may elect to increase the rate of withholding. In other cases, state tax withholding is not supported by Millennium.

- You may specify a percentage or dollar amount to be withheld for state income tax by completing the appropriate section on the distribution form. Some states require a minimum percentage or flat dollar amount. We will withhold at least the state-required minimum amount when such a minimum applies.
- You may instruct us not to withhold state income taxes only when your state of residence allows such an election.
- For any states not listed below, Millennium Trust will not withhold state income tax even if instructed to.
- If you are required to submit your state W-P4 Withholding form, it can be found on your **state's** government website not the IRS website.

State of residence	State income tax withholding information
AZ, CO, D.C., MD, NJ, NY, VA	State income tax will be withheld ONLY if you instruct us to withhold it whether or not you elect to have federal income tax withheld. See below for exception. D.C.: Required if a <i>total</i> distribution is elected or taken by default
KS, MA, ME, NE, OK, VT	State income tax withholding is required when federal withholding is elected or taken by default.
CA, DE, OR	State income tax withholding is required when federal withholding is elected or taken by default, unless you instruct us not to withhold state income taxes.
AR, CT, IA, MI, NC	State income tax withholding is required. However, if you believe you will not have a balance due on your state income tax return, you may elect not to have state income tax withheld by submitting your states W-4P form. Consult your tax advisor for guidance on all of the limitations/restrictions for state tax withholding.

State of residence	Minimum state income tax rate is <i>at least</i>
AR	3% of the gross distribution amount
CA	10% of the <i>federal withholding</i> amount when elected
CT	6.99% of the gross distribution amount
D.C.	8.95% of the gross total distribution amount
DE, IA, KS, ME, NE, OK	5% of the gross distribution amount
MA	5.05% of the gross distribution amount
MI	4.25% of the gross distribution amount
NC	4% of the gross distribution amount
OR	8% of the gross distribution amount
VT	30% of the <i>federal withholding</i> amount when elected
AZ, CO, MD, NJ, NY, VA	There is no minimum tax rate. You may provide any amount.