

IRA Check Writing Application

Complete this application to establish check writing privileges from your IRA. Before completing this form, please review the important information on all pages and consult with your tax advisor regarding the tax implications that may result from an IRA distribution. It is your responsibility to provide us with accurate information, which will be used to report the distribution to the IRS. Review IRS Publication 590-B or visit IRS.gov for more information regarding IRA distributions. The Wells Fargo Clearing Services (WFCS) IRA Disclosure Statement and Custodial Agreement provides the terms and conditions of the account and information about the IRA Custodian.

Section 1: IRA Information

Account Number	Date of Birth - must be over age 59½, or from an Inherited IRA (minor not eligible)
Name as it is to be printed on the checks	
IRA Type (Select one) <input type="checkbox"/> Inherited Traditional <input type="checkbox"/> Inherited Roth <input type="checkbox"/> Traditional IRA <input type="checkbox"/> SEP IRA <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> Roth IRA	

Check Information (Includes an initial supply of complimentary personal style checks.)

IMPORTANT: Minor IRAs and Minor Inherited IRAs **not** eligible for check writing.

Address to Print on Checks

Street Address		
City	State	ZIP

Check Shipping Information (if other than above)

Address		
City	State	ZIP

Section 2: Tax Withholding

By choosing to have check writing on your IRA, you are electing NO federal or state income taxes withholding. If you would like tax withholding, you will need to complete the IRA Distribution Request form. All IRA Distributions are considered "non-periodic" payments by the IRS.

Federal Taxes (W-4R | OMB No. 1545-0074)

Make an election in both the Federal Taxes and State Taxes sections. **You should consult with your tax advisor before making your elections.**

Please review the last page of this form for additional information regarding tax withholding.

Important: The below sections are pre-filled intentionally.

You cannot elect out of the 10% mandatory withholding if you have not supplied the IRA Custodian with your correct SSN or TIN and a "residence address" within the United States.

For non-periodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on Line 1. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions and the Marginal Rate Tables below for additional information.

Enter the rate as a whole number (no decimal) 0%

Investment products and services are offered through your introducing broker, which is not affiliated with Wells Fargo & Company. Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, Member SIPC, a registered broker-dealer and nonbank affiliate of Wells Fargo & Company.

State Taxes

Withholding is required in some states if federal withholding applies unless you specifically elect out. State taxes will be withheld based on the state listed on your account registration. If you elect an amount that does not meet your state's requirements, the minimum state withholding will be applied. Please visit www.wellsfargoclearingservicesllc.com/irastatetax to view your state's specific withholding rules.

Residents of CA or VT: If you elect to withhold federal taxes, the state withholding minimum rate for CA is 10% of the federal withholding amount, or for VT is 30% of federal withholding amount. See examples below:

- CA - If you request a \$100 distribution and elect 15% for federal withholding, then the minimum for state withholding for CA would be 1.5% of the gross distribution or \$1.50 unless you opt out of state tax withholding (10% of 15% is 1.5%).
- VT - If you request a \$100 distribution and elect 15% for federal withholding, then the minimum for state withholding for VT would be 4.5% of the gross distribution or \$4.50 unless you opt out of state tax withholding (30% of 15% is 4.5%).

Residents of MI: If you elect out, you are certifying your distribution is not taxable because you were born before 1946 or you believe that you will not have a balance due on your MI-1040.

Residents of CT: If you've opted out of state tax withholding or elected an amount to withhold for partial or scheduled distributions, you are electing withholding code "E", as defined by Connecticut's form CT-W4P.

Important: The below sections are pre-filled intentionally.

☒ Do NOT withhold state income tax.

Connecticut Perjury Declaration: I declare under penalty of law that I have examined this certificate and, to the best of my knowledge and belief, it is true, complete, and correct. I understand the penalty for reporting false information is a fine of not more than \$5,000, imprisonment for not more than five years, or both (as defined by the state of Connecticut on the CT-W4P).

Section 3: Terms and Conditions

- Certify that you are the proper party to request check writing privileges from your Traditional, Roth, SEP, Inherited Traditional or Inherited Roth IRA (Designated IRA).
- Agree that the distribution will be reported for the tax year in which the check clears; not necessarily the same year that the check is written.
- Acknowledge that checks written by me on the Designated IRA will not be examined for the appropriateness of any payee on the check or the appropriateness or accuracy of the check request itself.
- In the event that I write a check for all remaining assets in the Designated IRA, I will not have closed the Designated IRA; and, I am still obligated to pay any outstanding fees on the Designated IRA.
- Agree that if a check is written for an amount greater than the available cash in my Designated IRA, the check will be returned marked as funds not available. Fees may apply, refer to the operational fee schedule provided at least annually.
- Hold the IRA Custodian, its affiliates, successors, and assigns, harmless from acting upon any check believed by it to be genuine.
- Confirm that the check writing available under this agreement applies only to the above Designated IRA.
- Acknowledge that the IRA Custodian can terminate your check writing privileges at any time or for any reason without any prior notification.

Section 4: Client Signature and Acknowledgement

By signing below, you certify that:

- All information provided is true and accurate.
- You attest that you have read, understand, and agree to abide by each provision contained herein.
- You agree that the IRA Custodian shall in no way be held responsible for and you expressly assume responsibility for:
 - Any tax implication or
 - Adverse consequences which may arise as a result from check writing privileges
- You have elected to not have federal and state taxes withheld on checks written from the Designated IRA.
- You agree that if your payments of estimated tax and withholding, if any, are not adequate you may be subject to tax penalties under the estimated tax payment rules.
- You understand that you can change your tax withholding election at any time by completing the appropriate forms.
- By signing this form, you will be bound by the terms and conditions outlined in the Basic Brokerage Account Agreement and Disclosure Document, and in the IRA Disclosure Statement and Custodial Agreement.

Signature of the Designated IRA Holder

Signature	Printed Name	Date Signed

Please sign exactly as signature will appear on checks.

THIS APPLICATION AND THE CHECKS CANNOT BE SIGNED BY POWER OF ATTORNEY

Additional Information Regarding Tax Withholding - Do not return

- Generally, federal income tax withholding applies to the taxable part of payments made from pensions, profit-sharing stock bonus, annuity, and certain deferred compensation plans, from individual retirement arrangements (IRAs), and from commercial annuities. If you are receiving regularly scheduled distributions from a traditional IRA, you are subject to withholding. Because your tax situation may change from year to year, you may want to refigure your withholding each year.
- If you are a U.S. citizen or, resident non-US citizen and your address of record with us is outside the United States, its possessions, federal income taxes are required to be withheld in the amount of 10% from all IRA distributions. You may not elect out of this mandatory withholding.
- Generally, there is a mandatory federal tax withholding requirement of 30% on distributions for non-resident, noncitizens. Therefore, a 30% Federal withholding will be applied on all partial and total non-resident, non-US citizens IRA distributions.
- An election not to have federal income tax withheld is void if a TIN or SSN is not provided or when an obvious incorrect taxpayer identification number is furnished.
- In certain states, tax withholding is required on IRA distributions unless you specifically elect out of state withholding. States have various withholding requirements. You should consult your tax advisor or your state department of revenue for additional information.
- State withholding is not an option for states that do not have a state income tax.

2025 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.

Important: Please refer to the Form W-4R instructions at <https://www.irs.gov> for additional information regarding the form and how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of Household	
<i>Total income over –</i>	<i>Tax rate for every dollar more</i>	<i>Total income over –</i>	<i>Tax rate for every dollar more</i>	<i>Total income over –</i>	<i>Tax rate for every dollar more</i>
\$0	0%	\$0	0%	\$0	0%
\$15,000	10%	\$30,000	10%	\$22,500	10%
\$26,925	12%	\$53,850	12%	\$39,500	12%
\$63,475	22%	\$126,950	22%	\$87,350	22%
\$118,350	24%	\$236,700	24%	\$125,850	24%
\$212,300	32%	\$424,600	32%	\$219,800	32%
\$265,525	35%	\$531,050	35%	\$273,000	35%
\$641,350*	37%	\$781,600	37%	\$648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.