

SEPP/72(t) Distribution Request from IRA

Substantially Equal Periodic Payments from 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. 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.

Complete this form if you wish to take distributions from your IRA prior to age 59½ using the Substantially Equal Periodic Payments (SEPP) exception to the IRS 10% additional tax. In order to take SEPP distributions and claim the exception to the 10% additional tax:

- You need to continue this distribution schedule for the later of 5 years or age 59½
 - Example 1:** If 52 years old at start date, schedule would end at age 59½ (7 years after start date)
 - Example 2:** If 56 years old at start date, schedule would end at age 61 (5 years after start date)
- You should not change, alter, or modify your distribution schedule, as you may owe the 10% additional tax and interest on all distributions; exceptions may apply
- Your payment must be based on an IRS approved calculation method

IRA Holder Name _____	Account Number _____
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LENGTH OF TIME To avoid the 10% additional tax, you should keep this schedule for 5 years or until the age of 59½, whichever comes later. Original Age at SEPP Start Date: _____ SEPP Start Date (mm/dd/yyyy): _____ Date of Birth (mm/dd/yyyy): _____ SEPP Completion Date (mm/dd/yyyy): _____	IRA Type (choose one) <input type="checkbox"/> Traditional <input type="checkbox"/> SIMPLE <input type="checkbox"/> SEP <input type="checkbox"/> Roth
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DISTRIBUTION INSTRUCTIONS
 The IRA Custodian is authorized to distribute as indicated below. Complete each section (A through D).

A) Calculation Method and Calculated Amount	<input type="checkbox"/> Annuitization - Amount: \$ _____ <input type="checkbox"/> Amortization - Amount: \$ _____ <input type="checkbox"/> Required Minimum Distribution - select table used: <input type="checkbox"/> Uniform Table - Amount: \$ _____ <input type="checkbox"/> Joint Life Table - Beneficiary's Age: _____ Amount: \$ _____ <input type="checkbox"/> Single Life Table - Amount: \$ _____	Distribution Options (Select one) <input type="checkbox"/> Scheduled Periodic (Complete Section C below) <input type="checkbox"/> On-Demand Please note: distribution amounts will not be monitored; it will be your responsibility to ensure that you have taken the proper amount.
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B) Method (Select one of the three options)	1) <input type="checkbox"/> Check: Mail to: _____ <input type="checkbox"/> Mail to address on record <input type="checkbox"/> Hold for pickup at branch <input type="checkbox"/> Mail Check Overnight - fee may apply 2) <input type="checkbox"/> Journal to my non-IRA: Account Number _____ Account Name _____ 3) <input type="checkbox"/> Deposit electronically via ACH/Money Transfer (Provide required Bank Information at right)	BANK INFORMATION <input type="checkbox"/> Checking or <input type="checkbox"/> Savings Name on Account _____ Name of Bank _____ City _____ State _____ ABA/Routing Number _____ Account Number _____
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C) Establish or Change Scheduled Periodic Distributions	<input type="checkbox"/> Establishing New - effective date (1st - 28th) _____ <input type="checkbox"/> Change Existing - effective _____ Reason for Change _____	Frequency: <input type="checkbox"/> Monthly \$ _____ <input type="checkbox"/> Quarterly \$ _____ <input type="checkbox"/> Semi-Annually (2 times a year) \$ _____ <input type="checkbox"/> Annually (once a year) \$ _____
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D) Calculation Attestation	<input type="checkbox"/> I confirm that my distribution calculation was performed by a Wells Fargo Advisors Financial Advisor and I reviewed with my tax advisor. Note: A copy of the calculation is required to be on imaging before the request is processed. <input type="checkbox"/> I confirm that my distribution calculation was performed by a party external to Wells Fargo Advisors and I reviewed with my tax advisor.
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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.

Office Use Only:

TAX WITHHOLDING CERTIFICATIONS AND ELECTIONS

Make an election in both the Federal Taxes and State Taxes sections. **You should consult with your tax advisor before making your elections.** After completing this form, to make a change to a federal and/or state withholding election, a new form and signature are required. The tax withholding election only applies to this distribution and does not revoke or change any separate distribution instructions on file. Generally, there is a mandatory federal tax withholding requirement of 30% on distributions for non-resident aliens. Therefore, a 30% federal withholding will be applied on all partial and total non-resident alien IRA distributions.

Federal Taxes	All IRA distributions are considered "non-periodic" payments by the IRS. To opt out of federal or state withholding, enter a "0" for your withholding rate. 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.
W-4R	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.
OMB No. 1545-0074	1. Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions and Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) _____ %

State Taxes	<p>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 https://www.wellsfargoclearingservicesllc.com/irastatetax to view your state's specific withholding rules.</p> <p><i>Residents of CA or VT:</i> 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:</p> <ul style="list-style-type: none"> • 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%). <p><i>Residents of MI:</i> 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.</p> <p><i>Residents of CT:</i> 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.</p> <p>To withhold taxes from On Demand Instructions, elect a withholding percentage; a dollar amount is not permitted.</p> <p>Selection Required (choose one)</p> <p>Withhold state income tax of _____ % or \$ _____</p> <p><i>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).</i></p>
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ACCOUNT AGGREGATION

To aggregate accounts, this section must be completed at the start/creation of SEPP distributions. Maximum of 10 accounts, one of which must be designated for distributions. Please note: you cannot aggregate accounts after starting SEPP distributions.

Account Number	Designated for Distribution (select one only)	Account Number	Designated for Distribution (select one only)
	<input type="checkbox"/>		<input type="checkbox"/>
	<input type="checkbox"/>		<input type="checkbox"/>
	<input type="checkbox"/>		<input type="checkbox"/>
	<input type="checkbox"/>		<input type="checkbox"/>
	<input type="checkbox"/>		<input type="checkbox"/>

INFORMATION ON SUBSTANTIALLY EQUAL PERIODIC PAYMENTS DISTRIBUTIONS

To qualify for the Substantially Equal Periodic Payments (SEPP) exception the following four conditions must be met:

- The distributions taken must be substantially equal and periodic, and occur at least annually.
- These payments must be based on your life expectancy, or on the joint life expectancy of you and your beneficiary.
- You must continue to receive these payments for at least 5 years or until you reach age 59½, whichever is longer.
- Distribution must be calculated using the interest rate that is no more than 120% of the applicable federal mid-term rate (AFR) for either of the two months immediately preceding the month in which the distribution begins or 5%.

For more information about the IRA Custodian and the terms and conditions of the account, please carefully review the WFCS IRA Disclosure Statement and Custodial Agreement.

Modifying your SEPP before the 5-year or age 59½ time frame can result in owing the 10% additional tax and interest on that penalty. Modifications that might trigger such a penalty include:

- Stopping the Substantially Equal Periodic Payments, or closing the account from which the payments are distributed.
- Taking a distribution amount that is more than or less than the calculated payments from the IRA or IRAs supporting the SEPP.
- Generally, additions, contributions, or transfers into the IRA(s) dedicated to the 72(t) SEPP distribution.
- A partial transfer of an IRA taking SEPP distributions.
- Rolling over a SEPP amount.

If a modification to your SEPP is made, it may result in a change in tax reporting to the IRS.

For more information please request the educational piece titled *Important information regarding Substantially Equal Periodic Payments*. You can also find information on IRS.gov: IRS Revenue Ruling 2002-62, IRS Notice 89-25, and IRS Pub 590.

CLIENT SIGNATURE, ATTESTATION, AND INDEMNIFICATION

By signing below, you agree and certify to the following:

- You have read and understand this document in its entirety.
- No legal or tax advice has been provided to you by the IRA Custodian or any of its past, present, or future affiliates, subsidiaries, or agents.
- The IRA Custodian is directed to take all actions necessary with respect to this transaction.
- The IRA Custodian shall in no way be held responsible, and you expressly assume responsibility, for:
 - Any tax implication, or
 - Adverse consequences which may arise as a result from this transaction.
- The IRA Custodian and any of its past, present, or future affiliates, subsidiaries, and agents may reasonably rely on your certification without further investigation or inquiry and shall not be liable for any misrepresentation of fact.
- 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.
- The tax withholding election only applies to the distribution referenced on this form and does not revoke or change any separate distribution instructions on file.
- You have reviewed this calculation with your tax advisor.

Hereby attest that you:

- Have consulted with your tax advisor and confirmed the Substantially Equal Periodic Payment (SEPP) distribution election meets all of the requirements of IRC §72(t) and IRS Notice 89-25, IRS Revenue Ruling 2002-62 and IRS Notice 2022-06 (as amended);
- Have been informed by your tax advisor of the consequences of failing to meet those requirements; and
- Indemnify and hold harmless IRA Custodian and any of its past, present, or future affiliates, subsidiaries, and agents from any additional tax, penalties, or interest that the IRS could assess for failing to meet those requirements.

Signature of IRA Holder or POA attorney-in-fact	Print Name	Date (mm/dd/yyyy)
X		

Office Use Only:

Sub Firm # BR Code FA Code Account Number

Informational Page - Keep for your records, do not return

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 [IRS.gov W-4R Form](https://www.irs.gov/w-4r) 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>	Tax rate for every dollar more	<i>Total income over —</i>	Tax rate for every dollar more	<i>Total income over —</i>	Tax rate for every dollar more
\$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.