

Qualified Charitable Distribution (QCD) IRA

Use this form to request a QCD to be sent to a charity or to multiple charities.

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.

- New – Select if you have not previously completed QCD instructions or are replacing existing charities
- Additional – Select if adding new charities but you still want to keep the previous charities on file

Section 1: IRA Information

Please provide the following information about your account.

Name	Account Number
IRA Type (Select one) <input type="checkbox"/> Traditional (age 70½ and older) <input type="checkbox"/> Inherited Traditional (age 70½ and older)	

Section 2: Reason for Distribution

QCD. The IRS does not have a different distribution code for QCDs so it will be reported to the IRS like any other distribution from your IRA or Inherited IRA.

Section 3: Distribution Instructions

The IRA Custodian is authorized to distribute as indicated below.

Type – Select type per charity listed, all periodic request will follow the frequency you select below.

You cannot elect withholding for QCDs. If you want tax withholding you will need to complete the IRA Distribution Request form requesting a percentage of taxes to withhold. For future distributions contact us about using the check writing feature of Brokerage Cash Services.

On Demand – Verbal requests that will be saved for future use. You authorize QCDs from this IRA without completing a new form. Upon completion of this form, a distribution may be requested immediately. A new form must be completed if you want to make changes to the Method section. Only one set of QCD On Demand instructions can be in effect per IRA. A separate QCD form is needed for each of your IRAs.

Account(s) carried by First Clearing. First Clearing is a trade name used by Wells Fargo Clearing Services, LLC, a registered broker-dealer and non-bank affiliate of Wells Fargo & Company.

Periodic – These distributions will be sent on a set schedule.

Select one of the following frequencies for periodic distributions for all of your periodic QCDs.

Annually Semi-Annually (every 6 months) Quarterly

Monthly (28 - 31 defaults to last business day of the month)

Start Date Month/Day/Year: _____

End Date Month/Day/Year (optional): _____

Amount & Payee

You are responsible for selling enough securities to ensure that cash is available for distributions.

If you would like a check mailed, indicate below.

Address of Record Alternate Address

Cash Amount Charity 1 \$ _____

On Demand or Periodic

Charity 1 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

Cash Amount Charity 2 \$ _____

On Demand or Periodic

Charity 2 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

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Cash Amount Charity 3 \$ _____

On Demand or Periodic

Charity 3 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

Cash Amount Charity 4 \$ _____

On Demand or Periodic

Charity 4 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

Cash Amount Charity 5 \$ _____

On Demand or Periodic

Charity 5 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

Cash Amount Charity 6 \$ _____

On Demand or Periodic

Charity 6 (Payable to)		
Address line 1 Gift From:		Check box if you want to remain anonymous <input type="checkbox"/>
Mail to Address (if different than address of record)		
City	State or Province	Postal Code

Section 4: Tax Withholding

Generally, eligible QCDs are not subject to federal tax and are not included in gross income when properly reported on your tax return for the year. QCDs require no special IRS reporting by your IRA custodian; you will receive an IRS Form 1099-R for the distribution. Please provide this form to your tax advisor during tax preparation time. Any questions should be referred to your tax professional. If you want tax withholding you will need to complete the IRA Distribution Request form requesting a percentage of taxes to withhold. **Any tax withholding will be included in gross income.** State tax rules may vary. Please consult a tax advisor for guidance.

Section 5: Client Signature and Acknowledgment

By signing below, you certify that:

- You are the proper party to request payment(s) from this IRA.
- All information provided is true and accurate.
- No legal or tax advice was provided to you by the IRA Custodian or any of its past, present or future agents.
- 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 this distribution.
- You elect out of federal and state tax withholding on these QCDs.

Signature of the IRA Holder, or Attorney-in-Fact (POA document required)

Signature	Printed Name	Date Signed

For future distributions contact us about using the check writing feature of Brokerage Cash Services.

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, or 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, non-US citizens. 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 obviously 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.