

*Investment Advisor ("IA") Information (This portion to be completed by IA.)*

IA Firm Name (please print): BEACON INVESTMENT MANAGEMENT  
 IA Master Account Number: 8485367 Service Team: IST 3

**1. Schwab Account Information**

Schwab Account Number \_\_\_\_\_  
 Account Holder's First Name \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_ Social Security /Tax ID Number \_\_\_\_\_

**2. Reason for Distribution** (Refer to Section 8 on page 6.)

Please check **ONLY** one of the following. This information is required for IRS reporting purposes. If you authorize Schwab to make future distributions, you represent that the reason shown below will apply to these distributions, unless you notify Schwab of changes.

**A. From a Traditional IRA, Rollover IRA, Inherited IRA, SEP-IRA, SARSEP-IRA or SIMPLE IRA only:**

- Normal Distribution** (Code 7)  
Use for a Normal Distribution when the taxpayer is age 59½ or older, or for a distribution that will be rolled over to another IRA or an employer plan\* within 60 days when the taxpayer is age 59½ or older, or for an IRA revocation when the taxpayer is age 59½ or older.
- Early Distribution (subject to 10% early withdrawal penalty)** (Code 1)  
Use for a distribution when the taxpayer has **not** reached age 59½ and no known exception under Section 72(t) applies, including a distribution that will be rolled over to another IRA or an employer plan\* within 60 days when the taxpayer is younger than age 59½, or for an IRA revocation when the taxpayer is younger than age 59½.
- Early Distribution (not subject to 10% early withdrawal penalty)** (Code 2)  
Use for a distribution when the taxpayer has not reached age 59½ but an exception under Section 72(t) applies, or for a Roth IRA conversion or reconversion when the taxpayer is younger than age 59½.
- Disability Distribution, under age 59½** (Code 3)  
Use for a distribution due to a disability under Section 72(m)(7).
- Distribution from an Inherited IRA** (Code 4)  
Use only for distributions from an Inherited IRA. **Note:** To request an initial death distribution, please see Section 2F below.
- Direct Rollover to an Employer Plan\*** (Code G) This option is not available for Inherited IRAs or for IRA-to-IRA movement of money. Use only for a rollover to an employer plan. Provide the Employer Plan Name and Address in the spaces below:

Employer Plan Name (or Schwab Qualified Retirement Plan Account number, if applicable) \_\_\_\_\_ Employer Plan Address \_\_\_\_\_

- Early Distribution from a SIMPLE IRA (subject to 25% early withdrawal penalty)** (Code S)  
Use for a distribution from a SIMPLE IRA taken within two years of the date the first contribution was made.
- Conversion to a Roth IRA** (Code 2 or 7)  
If this is a reconversion of previously recharacterized assets, you may only reconvert to a Roth IRA the following calendar year or 30 days later, whichever is greater.

**B. From a Roth IRA only:**

- Qualified Distribution, five-year holding period completed** (Code Q)  
Use when the taxpayer has reached age 59½ or is disabled, or for a distribution from an Inherited Roth IRA.
- Qualified IRA Distribution, five-year holding period unknown** (Code T)  
Use for a distribution if it is not known if the five-year holding period has been completed and the taxpayer has reached age 59½, or the taxpayer is disabled, or for a distribution from an Inherited Roth IRA.
- Early Distribution (subject to 10% early withdrawal penalty)** (Code J)  
Use for a distribution when the taxpayer has not reached age 59½ and no known exception under Section 72(t) applies.

**C. From an ESA only:**

- ESA Distribution**  
Use for a distribution from an Education Savings Account.

\*"Employer plan" means a qualified retirement plan, a 403(b) annuity or Custodial account, or a 457(b) eligible deferred compensation plan maintained by a state or any political subdivision, agency or instrumentality thereof.

*For Charles Schwab Use Only*  
 \_\_\_\_\_  
 Account Number





3. Distribution Method (Continued)

B.  Convert my IRA assets to my Schwab Roth IRA.

Use this option only if you are converting your Traditional IRA, SEP-IRA or SIMPLE IRA to a Roth IRA.

Roth IRA Account Number: \_\_\_\_\_

C.  Mail my distribution. (Choose [1], [2] or [3] below.)

- (1)  Please send check to the address on my Schwab account.
- (2)  Please send check to alternate address below.

\_\_\_\_\_  
 Mailing Address City State Zip Code

- (3)  Please make the check payable as indicated below (all fields required).

\_\_\_\_\_  
 Payee Name  
 \_\_\_\_\_  
 Payee Mailing Address City State Zip Code

Use overnight delivery.\*

D.  Wire funds.\* Please provide the following information:

\_\_\_\_\_  
 Bank Name ABA Routing Number Bank Telephone Number  
 \_\_\_\_\_  
 Bank Account Number Bank Account Registration  
 \_\_\_\_\_  
 Further Credit/Escrow Account Number (if applicable)

\_\_\_\_\_  
 Name of Final Beneficiary (if applicable)

\*Fees may apply. Call your investment advisor for details.

E.  Schwab MoneyLink® Electronic Funds Transfers

Schwab MoneyLink is not available for SEP-/SARSEP-IRAs, SIMPLE IRAs or recurring RMD distributions.

Select one:  Implement new instructions.  Implement additional instructions.  Change existing instructions.  Terminate existing instructions.

By enrolling in Schwab MoneyLink, you are establishing a standing authorization to request electronic funds transfers from your Schwab IRA account to the Other Account specified below (collectively, the "MoneyLink Service"). Please allow up to three weeks after Schwab receives this form before requesting your first transfer. Generally, two business days are required to complete a transfer.

Other Financial Institution Account Information and Authorization

All owners of the Other Account who are not also holders of the Schwab account must sign Section 9.

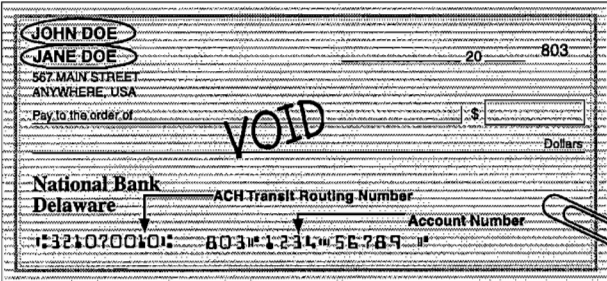
Note: Corporate or organization accounts require authorization signatures from at least two duly appointed authorized agents of the corporation or organization.

Other Account Number: \_\_\_\_\_

(1) Bank/Financial Institution Information

This is a:  Personal Checking Account  Corporate/Organization Checking Account  
 Personal Savings Account  Corporate/Organization Savings Account

(2) Other Account Verification. A preprinted, cancelled or voided check is required for processing.



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 Account Number



**3. Distribution Method** (Continued)**Alternative acceptable documentation for accounts without checks:**

- Preprinted deposit slip for a savings account; or
- A letter from your financial institution, signed by an officer, which includes account title, account number, account type and ACH Transit Routing Number.

**4. Required Minimum Distribution**

Complete this section only if you are age 70½ or older and you wish Schwab to calculate and distribute your Required Minimum Distribution (RMD).

If this is your first Required Minimum Distribution request, list the tax year you are requesting.

This request is for tax year: \_\_\_\_\_  
(yyyy)

Although an RMD amount must be calculated for all your IRAs, you can take an RMD from each account, or take the full amount from a single account.

**A. Determining Your Life Expectancy Factor**

The Uniform Lifetime Table will be used in the majority of cases. If you have a sole spouse beneficiary who is more than 10 years younger than you, the Joint Life Expectancy Table will be used.

(1) Your date of birth: \_\_\_\_\_  
(mm/dd/yyyy)

Determining if Joint Life Expectancy applies:

(2) Is your spouse your sole beneficiary **and** more than 10 years younger than you?  Yes  No

If you answered "No," proceed to Section B below.

(3) Your spouse's date of birth: \_\_\_\_\_  
(mm/dd/yyyy)

(4) Your spouse's name: \_\_\_\_\_

**B. Fair Market Value (FMV) Adjustments**

Check any of the following situations that apply to you and fill in the necessary information:

- If you transferred your IRA to Schwab from another firm in the current calendar year and have not yet taken the RMD for that account this year, indicate the FMV of that IRA as of December 31 of last year: \$ \_\_\_\_\_
- If you withdrew funds from an IRA after November 1 of the previous calendar year, and subsequently rolled the funds into the IRA identified in Section 1 in the current calendar year (60-day rollover), indicate the amount of the rollover: \$ \_\_\_\_\_
- If you completed a Roth conversion in the previous calendar year, did you recharacterize any or all of that conversion and transfer it to the IRA identified in Section 1 in the current calendar year?  Yes  No

Note: If you remove your RMD and later recharacterize a prior-year contribution, you must recalculate your year-end FMV to include the recharacterization plus attributable earnings.

- If you would like your RMD calculated for IRA assets held outside of Schwab, indicate the FMV of your IRA(s) as of December 31 of last year:

Custodian Name: \_\_\_\_\_ FMV \$ \_\_\_\_\_

Custodian Name: \_\_\_\_\_ FMV \$ \_\_\_\_\_

Custodian Name: \_\_\_\_\_ FMV \$ \_\_\_\_\_

**C. Distribution Instructions**

- Calculate only. No distribution at this time. (Go to Section 8 and sign.)
- Calculate and distribute my RMD from this Schwab IRA only.
- Calculate and distribute my RMD from this Schwab IRA, including the outside IRA assets listed in Section 4B above.

**5. Frequency of Distribution: One-Time, Periodic or Total**

If you plan to receive your distribution through Schwab MoneyLink®, you have the option of selecting both One-Time (A) and Periodic (B). All other distribution methods must select One-Time (A), Periodic (B) or Total (C). **Call your investment advisor if you want to liquidate any securities in your IRA before this distribution is issued.**

**A.  One-Time**

- Distribute entire sweep money fund balance.
- Distribute \$ \_\_\_\_\_ from my sweep money fund balance.  
This amount is a:  Before-tax (gross) distribution  After-tax (net) distribution
- Distribute specific shares of securities listed below to my Schwab account, as listed in Section 3A.

**5. Frequency of Distribution: One-Time, Periodic or Total** (Continued)

Distribute, in certificate form, specific shares of securities listed below.\*

If you indicated that you want securities distributed, list the securities here.

Number of Shares	Name of Security	Number of Shares	Name of Security

(List additional securities on a separate sheet.)

Note: The value of the distribution (including securities) will be determined using the most recent market price received by Schwab when this form is processed.

**B.  Recurring**

This is a:  New request  Change from my current request  Cancellation of my current request

Beginning \_\_\_\_\_ and continuing until I instruct otherwise, distribute \$ \_\_\_\_\_ from my sweep money fund balance.  
(mm/dd/yyyy)

**This amount is a:**  Before-tax (gross) distribution  After-tax (net) distribution

Frequency (**select one**):  Weekly  Semi-monthly  Monthly  Last business day of each month

Bi-monthly  Quarterly  Semi-annually  Annually

**C.  Total**

Distribute entire account assets according to instructions in Section 3.

Distribute all cash equivalents and all securities in certificate form from my Schwab IRA.\*

My Schwab IRA should (**select one**):  Be closed  Remain open

\*Allow approximately four to six weeks to process distributions of securities in certificate form. The value of the distribution (including securities) is determined as of the closing price on the business day the distribution is issued. Schwab charges a per-certificate fee for physical stock certificates. Please refer to the *Charles Schwab Institutional® Pricing Guide* for more information. Some securities cannot be delivered.

**6. Tax Withholding Election**

This section not applicable to withdrawals from an Education Savings Account, or if you are not a U.S. person, including a U.S. resident alien.

Distributions from your IRA (excluding distributions from Roth IRAs) are generally subject to federal (and possibly state) income tax. Even if you elect in writing not to have federal and/or state income tax withheld, you are liable for payment of federal income tax and state taxes, if applicable, on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your withholding and payment of estimated tax, if any, are not adequate.

Schwab recommends that you contact your tax advisor regarding your tax withholding elections, and to answer any questions that you may have regarding your state's withholding laws. State laws are subject to change at any time—while we make every effort to provide current information, Schwab is not responsible should changes to state laws occur after the publication of this form.

**If you do not select a tax withholding election below, we must withhold taxes from your requested distribution.**

**A. Federal Income Tax Withholding**

I want no federal income tax withheld.

I want federal income tax withheld, in the amount shown below. (Federal tax withholding must be at least 10% and a whole number.)

10%

Other percentage (specify \_\_\_\_\_%) or dollar amount (specify \$\_\_\_\_\_)

**B. State Income Tax Withholding** State 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 tax withholding is not available. Refer to the State Income Tax Withholding Information sheet for specific information concerning your state. If you do not make an election, Schwab will apply withholding (if required) at the minimum rate based on your state of residency as determined by your legal address of record on your account.

I want no state income tax withheld.

I want state income tax withheld at the rate of (specify \_\_\_\_\_%) or dollar amount (specify \$\_\_\_\_\_). (State tax withholding must be at least your state's minimum tax rate.)

For recurring distributions, your election will remain in effect until you change it. If you move between states with differing income tax withholding laws, Schwab will apply state income tax withholding (if required) at the rate you have provided above or at the minimum rate based on the laws for your new state of residency, whichever is higher. You may change your tax withholding election for future distributions at any time by submitting your request in writing to Schwab.

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Account Number \_\_\_\_\_



## 7. Investment Advisor Disbursement Authorization (Optional)

Please initial below if you have not previously granted your IA disbursement authorization and want to authorize your IA to initiate a transfer to an account with different registration from your Schwab account. All Schwab account holders must initial below; an "X" is not sufficient.

Acct. Holder

I/we authorize Schwab to accept instruction from my IA to transfer funds from my Schwab IRA account to the account at another financial institution designated above. IA's authority includes giving Schwab instructions on my/our behalf and changing existing instructions for one-time (on request) transfers and recurring transfers, stopping transfers, and canceling the MoneyLink Service (and re-establishing it within 60 days of cancellation). IA's authority does not include requesting disbursements to other Schwab accounts or other financial institution accounts not identified above. I understand that my actions, or those of my IA if so authorized by me, may affect my federal income taxes and that Schwab shall have no liability for any such taxes or related penalties.

## 8. Please Read and Sign

### Withdrawal of Assets

You may withdraw assets—funds or securities—from a Traditional/Rollover IRA, Inherited IRA, Roth IRA, SEP-/SARSEP-IRA, SIMPLE IRA, or ESA at any time.

### Taxation of IRAs

For more information, see IRS Publication 590 or consult a tax advisor.

In general, qualified withdrawals from a Roth IRA (including contributions and investment earnings) and distributions of the nondeductible contributions to a Traditional/Rollover IRA and Roth IRA are free from federal income tax. All other IRA distributions, including deductible contributions and investment earnings, are subject to federal (and possibly state) income tax at ordinary income tax rates.

**Rollover Exception.** If you make a withdrawal from your IRA, you have 60 days from the date of the withdrawal to roll the same assets back into an IRA (at Schwab or elsewhere) in order to avoid taxes and penalties on the amount withdrawn. The rollover must be made into the same kind of IRA (e.g., a distribution from a Roth IRA may be rolled over only into another Roth IRA, not a Traditional IRA). You may do this only once in a rolling 12-month period.

**Early Withdrawal Penalty.** If you are not yet age 59½, a 10% early withdrawal penalty applies to the taxable portion of distributions from the Traditional/Rollover IRA, Roth IRA, SEP-/SARSEP-IRA or SIMPLE IRA unless the distribution qualifies for an exception to the penalty. In the case of a SIMPLE IRA, the early withdrawal penalty increases from 10% to 25% for a distribution made within the first two years after the account is established.

**Exceptions to the Early Withdrawal Penalty.** The 10% penalty described above will not apply if the distribution is:

- (1) used for qualified higher education expenses, qualified home purchase expenses, certain medical expenses, or certain health insurance expenses during periods when you are unemployed;
- (2) made after your death or disability;
- (3) paid in substantially equal payments over your life or life expectancy; or
- (4) paid on account of an IRS levy.

If you convert your Traditional/Rollover IRA to a Roth IRA, the taxable portion of your Traditional IRA is not subject to the 10% penalty regardless of your age at the time of the conversion.

**Withdrawal of Excess Contribution.** If you withdraw an excess contribution, you are required to file IRS Form 5329 with your tax return. (Please see the section on "Penalty and Tax Reporting" in the Charles Schwab & Co., Inc. Individual Retirement Disclosure Statement regarding taxation of excess contributions.)

**Taxation of Education Savings Accounts.** For more information, see IRS Publication 970 or consult a tax advisor.

In general, withdrawals from an ESA are free from federal income tax if they are not more than the beneficiary's qualified education expenses for the year. All other ESA distributions are taxable, **but only** on the amount that represents earnings that have accumulated tax-free in the ESA.

**Required Minimum Distributions.** When you reach age 70½, you are required to begin taking distributions from your Traditional/Rollover IRA. This is not required for a Roth IRA. For more information, consult your investment advisor or IRS Publication 590.

**Rollover Exception.** If you make a withdrawal from your ESA, you have 60 days from the date of the withdrawal to roll the same assets back into an ESA (at Schwab or elsewhere) for the same beneficiary (or a member of his or her family who has not reached age 30) in order to avoid taxes and penalties on the amount withdrawn. You may do this only once in a rolling 12-month period.

**Additional Tax.** An additional tax will generally apply to a taxable distribution from an ESA unless it is made:

- (1) to the estate of a deceased beneficiary,
- (2) on account of the beneficiary's disability,
- (3) because of attendance at a U.S. military academy, or
- (4) as a refund of an excess contribution (and earnings) made before the beginning of the sixth month after the year of the contribution.

If the additional tax applies, you are required to file IRS Form 5329 with your federal tax return.

### Schwab MoneyLink® Accounts (if applicable).

You authorize Charles Schwab & Co., Inc. to direct transfers of money electronically according to the instructions outlined on this form from your Schwab account to your bank or other financial institution account as designated above, and authorize that bank or other financial institution to credit and/or debit the same to such accounts, subject to the applicable terms and conditions contained in this form, your Schwab Account Agreement, and the Electronic Funds Transfer Terms and Conditions which you will receive separately once you are enrolled in the MoneyLink Service. You acknowledge that Schwab may rely on the account information you provide and shall have no obligation to verify additional recipient account registration information.

This standing authorization will remain in effect on your Schwab IRA account until Schwab terminates the MoneyLink Service or has received notification from you (or any of the account holders or IA) of termination in such time and in such manner as to allow Schwab and your other bank or financial institution a reasonable opportunity to act on it. Written notification may be addressed to Charles Schwab & Co., Inc., MoneyLink Support Services, 101 Montgomery Street, San Francisco, CA 94104. You may also contact Schwab customer service directly at 1-800-515-2157.

**Custodial Accounts.** If this is a Custodial account, you acknowledge and agree that any funds or securities transferred out of the account, and into the account of the custodian or other account, shall be used or applied solely for the benefit of the minor.

**IMPORTANT DISCLAIMER: This summary is intended to provide a general statement of the rules affecting withdrawals from IRAs and Education Saving Accounts and is not intended to provide specific guidance. The rules affecting withdrawals from these accounts are complex and subject to change. Please consult your own financial, tax or legal advisor regarding the application of the rules regarding your particular situation before requesting a distribution.**

**8. Please Read and Sign** (Continued)

I certify under penalty of perjury that (1) the number shown on this application is my correct taxpayer identification number; (2) I am not subject to back-up withholding because (a) I am exempt from back-up withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to back-up withholding as a result of a failure to report all interest and dividends, or (c) the IRS has notified me that I am no longer subject to back-up withholding; and (3) I am a U.S. person (including a U.S. resident alien). (I understand that if I have been notified by the IRS that I am subject to back-up withholding as a result of dividend or interest underreporting and I have not received a notice from the IRS advising me that back-up withholding is terminated, I must strike or cross out the information contained in item 2 above.) The IRS does not require my consent to any provision of this document other than the certifications required to avoid back-up withholding.

Please distribute cash and/or securities from my IRA in the manner and for the reasons stated above. I certify that the information on this form is correct. Schwab may rely on my certification without further investigation or inquiry.

▶ _____ Signature: Account Holder	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Recipient (if other than Account Holder)	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Investment Advisor (if applicable and so authorized)	_____ Print Name	Date _____ (mm/dd/yyyy)

Note: If Section 3B, 3C(2), 3C(3) or 3E is completed, account holder must sign. In other cases, investment advisor may sign only if account holder has granted disbursement authority and, if applicable, the receiving account registration is identical to the Schwab account registration or the account holder has previously granted authority under Section 7.

**9. MoneyLink Authorization for Other Financial Institution Account** (For MoneyLink distributions only)

All account holders or authorized agents for the Other Account specified in Section 3E must sign below. By doing so, account holder acknowledges his or her authorization to allow Schwab to initiate debits and/or credits to the Other Account upon receipt of instructions from the Schwab IRA account holder or his or her designated agent, subject to the MoneyLink Service terms and conditions.

▶ _____ Signature: Other Account Holder	_____ Print Name	Date _____ (mm/dd/yyyy)
▶ _____ Signature: Additional Other Account Holder	_____ Print Name	Date _____ (mm/dd/yyyy)

*For Charles Schwab Use Only*  
\_\_\_\_\_   
Account Number



This general information is provided to help you understand state income tax withholding requirements for Individual Retirement Account distributions. Schwab recommends that you contact your tax advisor to discuss your state's withholding laws, including minimum rates, before making any election regarding state tax withholding. While Schwab will make every effort to provide the most current information, state tax withholding requirements are subject to change at any time and Schwab is not responsible for changes to state laws that occur after the publication of this information.

Schwab 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. 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 available. Please refer to the chart below.

If your state of residency is:	Your withholding options are:
DE, IA, KS, MA, ME, NE	<p>If you elect to have federal income tax withheld, Schwab is required to withhold state income tax.</p> <p>If you do not elect to have federal income tax withheld, you may optionally elect to have state income tax withheld.</p> <p>You may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Schwab will automatically apply your state's applicable minimum withholding requirements.</p>
AR, CA, GA, NC, OK, OR, VT	<p>If you elect to have federal income tax withheld, Schwab is required to withhold state income tax unless you specifically elect not to have state income tax withheld.</p> <p>You may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Schwab will automatically apply your state's applicable minimum withholding requirements.</p>
AL, AZ, CO, CT, DC, ID, IL, IN, KY, LA, MD, MI, MN, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	<p>State income tax withholding is voluntary regardless of whether or not you elect to have federal income tax withheld. Schwab will withhold state income tax only if you instruct us to do so.</p> <p>You may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Schwab will apply your state's applicable minimum withholding requirements.</p>
AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, WY	<p>State income tax withholding is not available. Schwab will not withhold state income tax even if you elect to withhold state income tax.</p>

If your state of residency is:	Your minimum tax rate is:
AL, DE, IA, KS, ME, NE, OK	At least 5% of the gross distribution amount
AR, CT, IL, WV	At least 3% of the gross distribution amount
AZ, CA, OR	At least 1% of the gross distribution amount
CO	At least 4.63% of the gross distribution amount
DC	At least 4.5% of the gross distribution amount
GA, KY	At least 2% of the gross distribution amount
ID	At least 7.8% of the gross distribution amount
IN	At least 3.4% of the gross distribution amount
LA	At least 4.8% of the gross distribution amount
MA, NM	At least 5.3% of the gross distribution amount
MD	At least 7.75% of the gross distribution amount
MI	At least 3.9% of the gross distribution amount
MN	At least 6.25% of the gross distribution amount
MO, MT	At least 6% of the gross distribution amount
NC, VA	At least 4% of the gross distribution amount
ND	At least 3.92% of the gross distribution amount
NJ	At least \$10.00 of the gross distribution amount
NY	At least 8.2% of the gross distribution amount
OH	At least 3.5% of the gross distribution amount
PA	At least 3.07% of the gross distribution amount
RI, SC	At least 7% of the gross distribution amount
UT	At least 2.3% of the gross distribution amount
VT	At least 2.7% of the gross distribution amount
WI	At least 4.6% of the gross distribution amount
AK, FL, HI, MS, NH, NV, SD, TN, TX, WA, WY	State income tax withholding is not available.