

# Required Minimum Distribution Form

Please mail completed form to:  
State Street Global Advisors  
PO Box 701  
Milwaukee, WI 53201-0701

By completing this form, you are requesting to take your Required Minimum Distribution (RMD) from your retirement account(s). You understand that it is your responsibility to determine that amounts distributed from your account(s) are made in compliance with all Internal Revenue Service (IRS) regulations. If you have any questions, please call 800-242-0134.

## 1. Account Information

\_\_\_\_\_  
Name (As it appears in the Registration Of Your Account)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
City / State / Zip Code

\_\_\_\_\_  
Daytime Telephone Number

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

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

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

**Note:** If the address listed above is different than the address currently listed in our records, we will change all accounts under your Social Security number to reflect your new address. All future correspondence will be sent to the new address until you advise us otherwise. Distributions sent to a new address will require a signature guarantee in Section 8 of this form.

## 2. IRA Assets Transferred During Year

During the year for which you are requesting your RMD, did you transfer or roll over retirement assets into your IRA?

No - Go to Section 3.

Yes - Did you take this year's RMD prior to transferring or rolling over assets from another custodian?

Yes - Go to Section 4.

No - Please enter the account value as of December 31<sup>st</sup> of the previous year for the account from which you transferred or rolled over assets in the space below. If no amount is provided we will use the dollar amount that was transferred or rolled over from your previous custodian to calculate your RMD.

Previous Year End Balance \$ \_\_\_\_\_

## 3. First Time RMD Payout

Complete this section if this is your first RMD. If you have previously taken an RMD, please proceed to Section 4.

**Special first-year rule:** You can delay taking the first distribution until April 1<sup>st</sup> of the year following the year in which you reach RMD age. If you choose to delay your first distribution, please note that you will be responsible for taking two distributions the following year; one by April 1<sup>st</sup> and the other before December 31<sup>st</sup>.

Please distribute my first RMD by April 1<sup>st</sup> (select one box below).

Please calculate and distribute immediately.

Please calculate and distribute on \_\_\_\_\_  
Month / Day / Year

I have calculated the amount needed to meet my first RMD. Please distribute \$ \_\_\_\_\_  immediately or

on \_\_\_\_\_  
Month / Day / Year

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#### 4. Distribution Instructions | Select One\*

- I would like U.S. Bank Global Fund Services to calculate my RMD. Complete Section A.
- I have calculated my RMD. Complete Section B.
- I will be taking the RMD amount from an IRA/Qualified Plan at another financial institution and hereby relieve U.S. Bank Global Fund Services of this responsibility (valid until revoked). If checking this box, proceed to Section 8.

##### A. Life Expectancy Calculation Method (calculation completed by U.S. Bank Global Fund Services)

Please select the method you would like used for your Life Expectancy Calculation. Failure to designate a Life Expectancy Calculation Method will result in distributions being made using the Uniform Life Table.

- Uniform Life Table (Standard IRS Method)
- Joint Life and Last Survivor Expectancy. This option can only be used if your spouse is your sole beneficiary and your spouse is more than 10 years younger than you.

My spouse's full date of birth is: \_\_\_\_\_  
Date of Birth

##### Please select how you would like to receive your RMD.

- I wish to have my current year RMD distributed immediately upon receipt of this form. A distribution fee may apply per the prospectus.
- I wish to have my current year RMD distributed on a systematic\* basis.  
Frequency:  Monthly  Quarterly  Semi-Annually  Annually

\_\_\_\_\_ State Date (Month / Year)

\_\_\_\_\_ Day of the Month

##### B. My Own Calculation (I have calculated the amount to be distributed)

- Please distribute \$ \_\_\_\_\_ immediately upon receipt of this Form. A distribution fee may apply per the Fund's prospectus.
- I would like to establish systematic\* distributions in the amount of \$ \_\_\_\_\_  
Frequency:  Monthly  Quarterly  Semi-Annually  Annually

\_\_\_\_\_ State Date (Month / Year)

\_\_\_\_\_ Day of the Month

*\*Systematic distributions for Elfun Funds IRAs cannot be made between December 29<sup>th</sup>-December 31<sup>st</sup>. If you do not indicate a month and day for your periodic distribution(s), they will begin on or about the 5th day of the current month. If you do not indicate a frequency, your distribution(s) will be made annually on December 5<sup>th</sup>.*

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#### 5. Delivery Instructions

- Please send a check to the address of record currently on my account.
  - Regular Mail  Overnight Mail: A \$15 fee will apply.
- Deposit distribution proceeds directly into my existing Non-IRA account, Fund Number \_\_\_\_\_, Account Number \_\_\_\_\_, OR open a new Non-IRA account for distributions (a New Account Application must be attached).
- ACH (Automated Clearing House): Electronic Funds Transfer to the bank instructions currently on my account. No fee applies. If you are establishing or changing your bank instructions, please attach a voided check in Section 6. You must obtain a signature guarantee if establishing or changing your bank instructions.
- Wire Redemption: Wire distribution proceeds to the bank instructions currently on my account. A \$15 wire fee applies. If you are establishing or changing your bank instructions, please attach a voided check in Section 6. You must obtain a signature guarantee if establishing or changing your bank instructions.
- Alternate payee and/or address other than the address of record. You must obtain a signature guarantee if having the redemption proceeds payable to a third party or sent to an address that is currently not listed on the account.

Please complete the spaces below with the payee information.

\_\_\_\_\_ Alternate Payee Name

\_\_\_\_\_ Alternate Payee Address

\_\_\_\_\_ City / State / Zip Code

## 6. Bank Information

- Add Bank Information (attach pre-printed, voided check, or pre-printed deposit slip)  
 My existing bank information is no longer valid.

Type of Account:  Checking  Savings

John Doe  
Jane Doe  
123 Main St.  
Anytown, USA 12345

53289

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_  
\_\_\_\_\_ DOLLARS

Memo \_\_\_\_\_ Signed \_\_\_\_\_

⑆ 1 2 3 4 5 6 7 8 ⑆    ⑆ 1 2 3 4 5 6 7 8 5 6 7 8 ⑆

We are unable to draft or credit your account via ACH if it is a mutual fund or pass-through ("further credit to") account.

## 7. Tax Withholding Election

Please consult IRS Form W-4R available from [www.irs.gov/pub/irs-pdf/fw4r.pdf](http://www.irs.gov/pub/irs-pdf/fw4r.pdf). 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. Review the "Suggestion for determining withholding" section of the instructions to help determine the rate of withholding appropriate to your tax situation.

**Federal withholding will automatically be deducted from distributions at the rate of 10% for IRAs (20% for Qualified Plans), unless you check one of the boxes below.** Certain Roth IRA distributions may not be subject to withholding. Withholding from a Qualified Plan generally must be at least 20% unless the distribution is to satisfy a Required Minimum Distribution (RMD).

You may elect a withholding rate from 0 to 100%. If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. Please be advised that withholding will be taken from the proceeds of your distribution. Should you wish to receive a specific net amount, you may want to consider increasing the amount of your distribution in the Distribution Instructions section. For systematic distributions, your withholding election will remain in effect until you revoke or change it, which you may do at any time.

Some states require withholding regardless of your federal withholding election. Furthermore, state withholding is not available for certain states.

**Specifying a rate other than the default, 10% for IRAs or 20% for Qualified Plans, affirms that you have consulted IRS Form W-4R, and the Marginal Rate Tables within, to determine your withholding percentage.**

- Do not take federal withholding. I understand that I am responsible for payment of any federal or state taxes on my distribution(s).
- Please take federal withholding at a rate of \_\_\_\_\_% from my distribution(s). State withholding may also apply (refer to your state's guidelines for further information).
- Do not take state withholding.

## 8. Signature and Signature Guarantee

I, the undersigned, authorize and request that U.S. Bank Global Fund Services, make the above distribution(s) from the account(s) listed in Section One. I certify that all information in this distribution request is accurate, and I agree to hold the Fund, its advisors, the distributor and U.S. Bank Global Fund Services, any affiliate, and/or directors, trustees, employees, and agents harmless for any actions taken as a result of the information that I have provided. The undersigned acknowledges that it is his/her responsibility to properly calculate, report, and pay all taxes due with respect to the distribution(s) herein specified. I have been advised to consult my tax advisor regarding any questions about this distribution request.

Signature

Date Signed

Signature Guarantee

**Note to Financial Institution:** Please verify that the surety limit of your Signature Guarantee is equal to or greater than the value of this transaction request.

Your signature must be guaranteed if you are requesting any of the following:

- Adding or changing banking instructions.
- A distribution to an address other than the address of record.
- A distribution to any address of record changed within the last 30 days per the Fund's prospectus.
- A distribution made payable to a third party.
- A distribution to an account registered other than, or in addition to, the IRA holder (i.e. RMD being distributed to a Joint Tenant account).

If required, the signatures must be guaranteed by a bank, savings association, credit union, a member firm of a domestic stock exchange, or the Financial Industry Regulatory Authority, that is an eligible guarantor institution. A notary public is NOT an acceptable guarantor.