

Roth IRA Distribution Request



<input type="checkbox"/> Account Owner Information	<input type="checkbox"/> Beneficiary Information (For death distributions only)	Account Number	Branch	Account	T	C	FC
Name		Social Security Number			Date of Birth		

1. Distribution Request (This section must be completed)
 Please consult your tax advisor before requesting any distribution. Request Form 4174 for Traditional, SEP & SIMPLE IRA distributions. Request Form 5840 for Withdrawal of Excess Contributions. Request Form 5838 for IRA Recharacterizations.

- A.** Check here if this is a Total Distribution Request (This election will close the account and a termination fee may apply).
 Check here if this is a Partial Distribution Request.
- B.** How do you wish to receive your distribution?
 Send the requested distribution to me at my address of record.
 Transfer the requested distribution to another Smith Barney account in my Name.
- | | | | | | |
|----------------|--------|---------|---|---|----|
| Account Number | Branch | Account | T | C | FC |
| | | | | | |
- Transfer the requested distribution through SWIS/AFT to an account outside of Smith Barney. I have attached the SWIS Automatic Funds Transfer form #5475.
 See Section 4 for my authorization to distribute to a third party.
 Wire the requested distribution to me (attach bank instructions).
- C.** What assets do you want SB to distribute?
 Cash
 Distribute the total cash available.
 Distribute \$ _____ (specify dollar amount)
 Securities (List the securities in the space provided to the right. Attach list if necessary.)
 Sell the securities I have listed and distribute the cash proceeds.
 Distribute the securities I have listed.

VERBAL DISTRIBUTION AUTHORIZATION	
<input type="checkbox"/> Process withdrawals that I request verbally. This option allows you to request a distribution to be issued to you or to have assets transferred to your Smith Barney (SB) account. In order to have assets transferred to another SB account, you must indicate the account number in Section 1. Asset transfers can only be made to your SB or Bank accounts. (You must make an election in the "Withholding" Section below. This election will remain in effect for all verbal Distribution Requests until changed by completing a new IRA Distribution Form.)	
Quantity (shares/units)	Description of Securities

2. Scheduled Distribution Request Please complete "How do you wish to receive your distribution" in Section 1.

Begin scheduled distributions as follows: 1. <input type="checkbox"/> Income Only (not for SWIS/AFT) 2. <input type="checkbox"/> Fixed Amount of \$ _____ (must be at least \$50)	Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semiannually (not for SWIS/AFT) <input type="checkbox"/> Annually (not for SWIS/AFT)	Payable on: <input type="checkbox"/> 1st of the month <input type="checkbox"/> 15th of the month <input type="checkbox"/> Both 1st and 15th of the month <input type="checkbox"/> Other: _____
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3. Reason for Distribution Request (This section must be completed) See back of this form for additional information.

Under Age 59 1/2 (penalty may apply) PRD <input type="checkbox"/> No Known Exception EDE <input type="checkbox"/> Substantially Equal Payments	Over Age 59 1/2 and Exceptions IKD <input type="checkbox"/> Exception Applies or Qualified Distribution DEA <input type="checkbox"/> Death of Account Owner (Death Certificate Required) DIA <input type="checkbox"/> Disability (Verification Required)	First Roth IRA Contribution or Conversion Certification The certification will apply to all Smith Barney Roth IRAs registered in your name. I hereby certify that the first contribution or conversion made to any Roth IRA registered in my name (or the original account holder's name if a Beneficiary Roth IRA) at any financial institution occurred on: <table border="1" style="float:right; margin-left: 20px;"> <tr> <td style="width:10%;">Month</td> <td style="width:10%;">Day</td> <td style="width:10%;">Year</td> </tr> <tr> <td> </td> <td> </td> <td> </td> </tr> </table>	Month	Day	Year			
Month	Day	Year						

4. Authorization to Distribute From IRA to Third Party Payee (optional) - **Not Available for verbal distribution requests (excluding Trusts).**
 By signing below I hereby assign the distribution of assets from my IRA requested herein. I understand that this distribution of assets including any income or gains from my IRA will be reported by Citigroup Global Markets Inc. ("Smith Barney"), the Custodian for my account, as the Payor to the Internal Revenue Service as income to me and that I am responsible for any federal and/or state income taxes or penalties due on such income. I assign this income to _____ (insert name of assignee), whose address is _____ (insert address of assignee).
 Check one: Pay a check and/or deliver securities in-kind as instructed above. Transfer to the following Smith Barney Account:

<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; text-align:center;">Account Number</td> <td style="width:10%; text-align:center;">Branch</td> <td style="width:10%; text-align:center;">Account</td> <td style="width:5%; text-align:center;">T</td> <td style="width:5%; text-align:center;">C</td> <td style="width:5%; text-align:center;">FC</td> </tr> <tr> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> <td> </td> </tr> </table>	Account Number	Branch	Account	T	C	FC							Account Title
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5. Withholding Instructions – IMPORTANT! (This section must be completed.)

You may elect to have Federal and/or State Income Taxes withheld from your IRA distributions in one of two ways:
 1. specify the percentage of each distribution to be withheld, or
 2. accept the default rate of withholding specified by the Internal Revenue Service (10% for one-time and partial distributions)
 You may elect NOT to have any taxes withheld from your distribution, in which case you may be responsible for the payment of estimated income taxes.

IF YOU DO NOT COMPLETE THIS SECTION SMITH BARNEY IS REQUIRED TO WITHHOLD AT THE STATUTORY RATES. WITHHOLDING IS NOT REFUNDABLE BY SMITH BARNEY.

IRA Withholding Instructions/Exemption from Withholding	A. <input type="checkbox"/> Do NOT withhold Federal Income Taxes from my IRA Distribution(s). <input type="checkbox"/> Do NOT withhold State Income Taxes from my IRA Distribution(s). B. <input type="checkbox"/> WITHHOLD Federal Income Taxes equal to \$ _____ or _____ % from my IRA distribution(s). (State _____) <input type="checkbox"/> WITHHOLD State Income Taxes equal to \$ _____ or _____ % from my IRA distribution(s). (State _____)
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Direct Rollover Certification (check box if applicable)- I certify that the qualified plan named in section 3 will accept a rollover contribution from this IRA and I further certify that no portion of this rollover includes after tax rollovers from other plans or non-deductible IRA contributions.

SIGN HERE	CLIENT'S SIGNATURE	DATE
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DISTRIBUTION RULES AND TAX REPORTING

General Information:

Distributions from Roth IRAs are reported on IRS Form 1099-R for the tax year that the distribution was taken. For the purpose of taxation, all distributions are considered to come from contributions first, and earnings last. Contributions are non-deductible. Upon withdrawal (at any time), they are tax-free and penalty free. Accumulated earnings are subject to taxation in certain instances.

Roth Distributions are Tax Free and Penalty Free if held for five years* or more and any one of the following exceptions apply:

- Over age 59½
- Used for first time home-ownership
- Due to disability
- Distributed to beneficiaries upon IRA holder's death

Roth Distributions are subject to ordinary income tax when any one of the following applies:

- One of the above exceptions applies but the account has been held for less than five years*
- Used for qualified higher education expenses incurred by the IRA holder or immediate family member
- Used to cover medical expenses exceeding 7.5% of AGI
- Used to purchase health insurance after receiving unemployment compensation for more than 12 weeks

Roth Distributions are subject to ordinary income tax and the 10% penalty when none of the above-mentioned exceptions applies.

*The five year period is the five-taxable year period beginning with the first year for which a contribution or conversion is made to any Roth IRA.

By supplying the information requested in section 3 on the front of this form, you will enable Smith Barney to accurately report your Roth Distribution to you and the Internal Revenue Service.

Required Minimum Distributions (ONLY applies to beneficiaries of ROTH IRAs)

Although a Roth IRA owner is not required to take any distributions from the Roth IRA during his or her lifetime, the beneficiary (or beneficiaries) of the Roth IRA is subject to the required minimum distribution (RMD) rules. If you would like information on required Roth IRA distributions, request a complimentary copy of the *Smith Barney IRA Distribution Manual* from your Smith Barney Financial Consultant.

Reason for Distribution:

The IRS requires IRA custodians to report distributions using Reason Types that indicate why a distribution was made. The following is a brief explanation of these Reason Types. For distributions due to disability or death, you must provide Smith Barney with verification as indicated below.

REASON TYPE	EXPLANATION
Distribution	If you are under age 59½, you may be subject to a 10% penalty tax unless an exception applies
No Known Exception (code PRD)	(see above).
Distribution Exception Applies –	If you are under 59½ and take distributions from your IRA in the form of “substantially equal payments” (in accordance with IRS Code Section 72(t)(2)(A)(iv) you will be exempt from the penalty taxes described under Distribution - No Known Exception. However, once you start this method of distribution, you must continue taking distributions under this method for at least five years or until age 59½, whichever is longer. Otherwise, you may be subject to penalties for all distributions taken under this election.
Substantially Equal Payments (code EDE)	
Distribution Exception Applies –	If you are over age 59½ and the Roth IRA has been held for less than five years.
(code IKD)	
Distribution Exception Applies –	If you are a beneficiary receiving distributions as the result of the death of the original IRA account holder & the original IRA account holder held the account for less than five years (you must provide a certified copy of the death certificate).
Death (code DEA)	
Distribution Exception Applies –	This option is only available if you are disabled (and you have held the Roth IRA for less than five years) to the extent that you are unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or will lead to your death. A physician's letter must accompany this request.
Disability (code DIA)	
Qualified Distribution –	If you are over age 59½ and the Roth IRA has been held for at least five years.
(code IKD)	
Qualified Distribution – Death	If you are a beneficiary receiving distributions as the result of the death of the original IRA account holder & the original IRA account holder held the account for at least five years (you must provide a certified copy of the death certificate).
(code DEA)	
Qualified Distribution – Disability	This option is only available if you are disabled (and you have held the Roth IRA for at least five years) to the extent that you are unable to engage in any substantial gainful activity and it is medically determined that the condition will last continuously for at least 12 months or will lead to your death. A physician's letter must accompany this request.
(code DIA)	