

TRADITIONAL IRA REQUIRED MINIMUM DISTRIBUTIONS – AGE 72+				
Member's Name	Contact Phone Number	Member Account Number		
Street Address	City			
State/Province ZIP/Postal Code	Country	Date Of Birth		
PLEASE SELECT ONE OF THE FOLLOWING: 1. I have more than one IRA and I will be responsible for taking another financial institution. 2. I want a single lump sum distribution to close my IRA 3. I want payments based on the Uniform Distribution Table. (S 4. I want a constant amount of \$ This amount Distribution Table.	immediately see page two for distribution calo	culation.)		
 5. I want payments overyears, the term you indic Table for persons aged 72 or 73. 6. I want distributions based on the joint life expectancy of mysyounger than me. 				
spouse's name	date of bi	irth		
Withdrawals are completed on the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the first day of the month of the first day of the month. The day of the first day of the month of the first day of the month. The day of the first day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the month. The day of the month of the first day of the first da	ate you indicate cannot be later reach age 73, you will receive tion divided by the number of p	two years' worth of payments in that year.		
WIT Payments from your IRA are subject to Federal Income Tax withholdin "No withholding" election box, Federal withholding will be taken from your disbursement.				
Withholding from IRA payments, when combined with other withho you may still be responsible for payment of estimated tax even if yo the estimated tax rules if your withholding and estimated tax payment withholding decision.	ou elect to have withholding fro	om these payments. You may incur penalties under		
	HOLDING ELECTION			
Federal (check one)	State	e: Residents of California (check one)		
 I want 10% Federal Income Tax withheld from my payment(s). I do not want 10% Federal Income Tax withheld from my payment(s) 	l l	California Income Tax withheld from my payment(s) of California Income Tax withheld from my payment(s).		
nember's signature (required)		date		
X				

. G309-R01/22

Distribution Calculation

To determine the required minimum yearly distribution from a retirement account, divide the balance of the account at the end of the **previous year** (fairmarket value) by the figure next to the account holder's age.

Example: A 75-year-old with \$100,000 in a Traditional IRA at the **end of year 2021** would divide \$100,000 by 24.6. The minimum required withdrawal for that IRA accountholder in 2022 is \$4,065.04.

To determine age: 2022 (Current year) - 1947 (Year of Birth)

75 (Age)

UNIFORM DISTRIBUTION TABLE (effective 1/01/2022)				
Age 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96	Divisor 27.4 26.5 25.5 24.6 23.7 22.9 22.0 21.1 20.2 19.4 18.5 17.7 16.8 16.0 15.2 14.4 13.7 12.9 12.2 11.5 10.8 10.1 9.5 8.9 8.4	Age 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120	Divisor 7.8 7.3 6.8 6.4 6.0 5.6 5.2 4.9 4.6 4.3 4.1 3.9 3.7 3.5 3.4 3.3 3.1 3.0 2.9 2.8 2.7 2.5 2.3 2.0	