IRA/IRRA®/Roth IRA/SEP/SRA

One Time Distribution Form

MERRILL
A BANK OF AMERICA COMPANY

Use this form to take a withdrawal (distribution) from a Merrill:

- Individual Retirement Account (IRA)
- IRRA® (Rollover IRA)
- Roth IRA
- Simplified Employee Pension (SEP) plan, or
- SIMPLE Retirement Account (SRA)

Complete, sign and send this form to the appropriate channel for processing. For clients with a Merrill Lynch Wealth Management Advisor please contact your branch office directly for the appropriate fax number and address for prompt processing. If forms are sent to the wrong channel processing is not guaranteed. Please retain a second copy of this form for your records.

Merrill Lynch Wealth Management Clients
Please contact your personal **advisor**
to obtain your advisor's office fax number or address
for prompt processing.

Merrill Edge Self-Directed and Merrill Guided Investing Clients
For faster service, this form can be completed electronically by signing into your account on merrilledge.com

or

Please complete this form and fax to 1.877.229.7160 or mail to:
Merrill Document Processing
PO Box 31024
Tampa, FL 33631-3024

Part 1: Account Owner Information

Your Name *(please print)*

Merrill Retirement Account Number (from which you are distributing)

Date of Birth *(month/day/year)*

Phone Number

Part 2: Reason for Withdrawal

*Check One**

- ☐ **(a)** Normal distribution (*if age 59½ or older*)
- ☐ **(b)** Early/premature distribution (*if under age 59½*)
- ☐ **(c)** Direct rollover to an eligible retirement plan
- ☐ **(d)** Distribution of excess contribution for tax year _____
  Note: If the tax year is other than current or prior year, your distribution will be coded as normal or premature in accordance with IRS guidelines
- ☐ **(e)** Distribution of SEP/SRA income deferral for tax year _____
- ☐ **(f)** Qualified Charitable Distribution (if age 70½ or older)**

If you checked box (d) or (e), please provide contribution and earnings or losses amounts. You are responsible for computing earnings or losses attributable to your excess contribution. **The amount of contributions plus attributable earnings (minus attributable losses) indicated must equal the amount of your distribution in Part 3.** If you are eligible to make a contribution and would like to allocate all or a portion of the excess to do so, you must include a Letter of Authorization with your instructions in order for us to process.

Excess Contribution amount $_____

Earnings (losses) $_____

Total $ _____ **(Use this amount in Part 3)**

*** As a reminder, you may only process one 60-day rollover between any and all of your IRAs in any rolling 12-month period, regardless of the number of IRAs you own (IRS Announcement 2014-15). You may, however, continue to make as many transfers between IRAs as you want. Do not use this form to complete a transfer. If you would like instructions on how to complete a transfer, please contact us using the appropriate contact channels for your relationship.**

**** If option (f) selected above, please complete the Third Party Instructions box in Part 5 below.**

Part 3: Amount of Distribution

❑ 1. Part of my account (*please check one*)

- ❑ (a) Cash only $ _____
- ❑ (b) Securities in-kind* only (*describe at right*)
- ❑ (c) Cash $ _____ AND securities in-kind*(*describe at right*)

For Clients Enrolled in the RMD Service:
❑ Check this box if you want this distribution amount to be subtracted from the remaining RMD Service calculated amount*
**For Office Use Only: To capture the value of securities in kind, a History File Adjustment must be submitted.*

❑ 2. My entire account (*Your account will be closed and fees may apply*)

- ❑ (a) Distribute all available cash AND sell all securities and distribute all cash proceeds as directed in Part 5
- ❑ (b) Distribute all available cash AND all eligible securities in-kind*

**If you selected the distribution of securities in-kind, a fee may apply.*

Description of Securities: *Use descriptions as they appear on your account statement. If you select more securities than the space provides, attach a supplemental list of securities to be distributed in-kind. The securities you've selected will not be sold but will be transferred to your non-retirement account or mailed to you in certificate or statement form, based on your election within Part 5. If you do not indicate a quantity for the securities selected, your distribution may not be processed.*

Quantity	Security Name or Symbol

Part 4: Withholding Election

Important: Please read the Withholding Notice before completing this section.

Complete if you have a U.S. Address:

Federal Withholding (2026 IRS Form W-4R Withholding Certificate for Nonperiodic Payments):

Please note that if you do not make a withholding election, federal income tax will be automatically withheld from your distribution at a rate of 10%. For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories. See page 6 for more information.

Complete this line if you would like a rate of withholding that is different from the default withholding rate which is 10%. Enter the rate as a whole number (no decimals). See page 6 for the 2026 Marginal Rate Tables. You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Instructions on how to best use them are included.

Withhold federal income tax for this distribution at a rate of _____% (must enter rate between 0-100% as a whole number, no decimals)
Note: You may choose to have no federal income tax withheld by entering -0- on the above line.

State Withholding:

State withholding may also be required in certain states. CA and VT state tax withholding is a percentage of the federal tax withholding.* To determine your state's withholding requirements refer to the supplemental State Tax Withholding Rate Document.

The minimum required for the state of _____ is _____ .

❑ Do not withhold state income tax from my distribution.

❑ Withhold state income tax for the state of _____ from my distribution (check one):

❑ *At a rate of _____% ❑ At $ _____

Local Withholding:

Local withholding may be applicable for the states of Indiana and New York.

Complete if you have a Foreign Address:

If you are a U.S. citizen or U.S. resident with a foreign address, you may not waive the Federal withholding requirement. If you are a Non-Resident Alien, all distributions are subject to a tax treaty rate or 30% tax withholding and you must complete Form W-8BEN. A valid Form W-8BEN expires after 3 years.

❑ I am a U.S. Citizen or U.S. resident living abroad (check one)

Withhold: ❑ At a rate of 10% ❑ At a rate of _____% (must be greater than 10%)

❑ At $ _____ (dollar amount must be greater than 10% of the total distribution value)

❑ I am a Non-Resident Alien (check one)

Withhold: ❑ At a rate of 30% ❑ Tax Treaty rate of_____ % Country_____

❑ At a rate of _____% (must be greater than 30%)

Part 4: Withholding Election *(Continued)*

Withholding Notice
FOR IRA/IRRA®/Roth IRA/SEP/SRA Distributions Only

Federal income taxes are required to be withheld (subtracted) from your distribution at a rate of 10% unless you provide us with alternate withholding instructions for this transaction. State income taxes will be withheld according to requirements of the state in which you reside. You must use this form to instruct us whether you want income taxes withheld from distributions you will receive from your retirement account. Certain states require that you complete their state form to opt-out of state taxes when your distribution is subject to federal income taxes. To determine your state's requirements, please refer to the supplemental State Tax Withholding Rate Document. Even if you elect to not have federal and state taxes withheld from your distribution, you are liable for payment of federal and state income taxes on the taxable portion of your distribution.

How to choose not to have taxes withheld.

If you do not want any federal taxes withheld from your distributions, follow the instructions in Part 4 (Withholding Election) on the Distribution Form and sign at the bottom. Your selection will also serve as an election not to have state taxes withheld from your distributions. If you do want state taxes withheld check the appropriate box and indicate the applicable state withholding rates.

If you do not make an election we will assume you choose to have federal and, if applicable, state income taxes withheld from all distributions.

Estimated Taxes. Under Internal Revenue Service Rules, if you choose not to have federal income taxes withheld, or if the amount withheld from your distribution is not sufficient, you may be responsible for paying estimated taxes each quarter. When your actual taxes for a year are determined, you could incur IRS penalties if your estimated federal income tax payments were not sufficient. You may incur similar tax penalties under state law.

Part 5: Distribution Instructions

Check One and fill in the Third Party Instructions for distributions going to an alternate payee

☐ **(a)** Distribute to a Merrill Non-Retirement Acct.

_____

Or, a Bank of America Non-Retirement Acct.

_____

☐ **(b)** Federal Funds Wire Transfer *(Please complete the Wire Transfer Instructions in Part 6. Please note that Merrill charges a transaction fee for this service.)*

☐ **(c)** Direct Rollover *(Please complete the Direct Rollover Instructions in Part 7.)*

☐ **(d)** Mail check/securities to the mailing address on file

☐ **(e)** Pick up check at Merrill

Wire Call _____
(For office use only)

☐ **(f)** Mail check to alternate address noted below:

☐ Check here if this is your new mailing address to be updated on our records.

Alternate Address:

_____

_____

_____

Memo:[1] _____

[1]This information will not be displayed in the envelope window.

Third Party Instructions (This section must be completed if distributing to an alternate payee. All QCDs must be made payable directly to the charitable institution.)

By making an election to pay to a third party, I understand that I will be responsible for any taxes that are due as a result of this distribution.

Please indicate the alternate payee's name, relationship to you and reason for the distribution.

Alternate Payee Name: _____

Relationship: _____

Reason for Distribution: _____

If option (f) selected in part 2:

It is the sole responsibility of the IRA, IRRA, inactive SIMPLE IRA or inactive SEP account owner to determine whether a distribution constitutes a qualified charitable distribution, including, but not limited to, determining whether the recipient qualifies as an eligible charitable organization, and distribution amount does not exceed the maximum QCD amount for the year. You should consult a tax professional before considering distributions from any IRA.

Part 6: Federal Funds Wire Transfer Instructions

If you checked Fed Fund Wire Transfer in Part 5, please provide the below information. Please note that Merrill charges a transaction fee for this service. ***Please note that an election to wire funds is a distribution, not a transfer.***

(Please speak to your Merrill Lynch Wealth Management Advisor or the Merrill Advisory Center for details.)

Bank Name

ABA Number *(ABA numbers for fed wires differ from the ABA on a checking account. Please check with your financial institution for the correct ABA.)*

Name

For Credit To

Name on Account

Account Number

This box only needs to be completed if intermediary bank instructions are required

For Further Credit *(if applicable)*

Name on Account

Account Number

Miscellaneous Bank Instructions (if any)

For international transfers only:

Non-Fed Member/International Bank SWIFT CODE

If the wire transfer is being made to an alternate payee, indicate the final recipient's city and country of residence below.
(Third Party Instructions in Part 5 must be completed)

City of Residence

Country of Residence

Relationship

Reason for Distribution

Part 7: Direct Rollover Third-Party Payee Instructions to Employer-Sponsored Retirement Plans

I understand that I am responsible for ensuring that this distribution is eligible for rollover. I have checked with the employer-sponsored plan to which the monies are being rolled, and they are willing to accept receipt of these monies. Merrill will accommodate distributions to third-party employer-sponsored retirement plans only in the following instances: (i) direct rollovers to employer-sponsored retirement plans and (ii) removal of excess rollover being returned to employer-sponsored retirement plans. I understand that for tax purposes, if the direct rollover transaction type is a type other than Journal Entry or Check, Merrill will report transactions to external institutions as a distribution unless provided with proof that these funds were deposited into a qualified account.

☐ Make check payable to:

OR

☐ Journal Entry to my Merrill employer-sponsored retirement plan account number:

Plan name

FBO
Client Name

Street address

City State Zip Code

Plan Account Type:

☐ 457(b) ☐ Profit Sharing
☐ 403(b) ☐ Money Purchase
☐ 401k ☐ Other Qualified Plan _____

Memo: _____

Part 8: Signature

I have read and understand the terms of the Merrill Lynch Custodial Agreement and the Withholding Notice and my instructions comply with the terms therein. For cash distributions and tax withholding, I understand I must make arrangements to have sufficient cash and/or money accounts available in my retirement account for this request to be processed. I understand that if the distribution is made payable to a third party payee, I will be responsible for any taxes that are due as a result of this requested distribution. I have reviewed this form in its entirety, and hereby certify that all information as it appears is correct and may be relied upon by the custodian.

Note: The rules governing distributions can be complex, and you might be subject to taxes based on your distribution. We urge you to consult your tax advisor or attorney for further guidance.

This distribution will be processed by Merrill upon receipt of this form unless a future transaction date is inserted here _____.
(The future transaction date must be within 365 days for cash and 30 days for securities from the date the form is signed)

X_____ _____
Signature (This form is not valid unless you sign it.) Date (month/day/year)

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Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value

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General Instructions for IRS Form W-4R Withholding Certificate for Nonperiodic Payments and its substitute. Please complete Part 4: Withholding Election above to document your withholding rate election.

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to *www.irs.gov/FormW4R*.

Purpose of form. Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

Caution: 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. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

2026 Marginal Rate Tables

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. See page 2 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
Total income over—	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**	*Total income over—*	**Tax rate for every dollar more**
$0	**0%**	$0	**0%**	$0	**0%**
16,100	**10%**	32,200	**10%**	24,150	**10%**
28,500	**12%**	57,000	**12%**	41,850	**12%**
66,500	**22%**	133,000	**22%**	91,600	**22%**
121,800	**24%**	243,600	**24%**	129,850	**24%**
217,875	**32%**	435,750	**32%**	225,900	**32%**
272,325	**35%**	544,650	**35%**	280,350	**35%**
656,700*	**37%**	800,900	**37%**	664,750	**37%**

* If married filing separately, use $400,450 instead for this 37% rate.

Nonperiodic payments—10% withholding. Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering "-0-" on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including "-0-") on any payments to be delivered outside the United States and its territories.

Note: If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2026, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

Eligible rollover distributions—20% withholding.
Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including "-0-"). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are not eligible rollover distributions for purposes of these withholding rules:

- Qualifying "hardship" distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense distributions.

See Pub. 505 for details. See also *Nonperiodic payments—10% withholding above.*

General Instructions *(continued)*

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

Tax relief for victims of terrorist attacks. If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter "-0-" on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

Specific Instructions

Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for "Social security number."

Line 2

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate on line 2 (including "-0-") if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter "-0-".

Suggestion for determining withholding. Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (*See Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (*See Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be $20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be $70,000 without the payment. Step 1: Because your total income without the payment, $70,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, $90,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. Because these two rates are the same, enter "22" on line 2.

Example 2. You expect your total income to be $60,000 without the payment. Step 1: Because your total income without the payment, $60,000, is greater than $28,500 but less than $66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, $80,000, is greater than $66,500 but less than $121,800, the corresponding rate is 22%. The two rates differ. $6,500 of the $20,000 payment is in the lower bracket ($66,500 less your total income of $60,000 without the payment), and $13,500 is in the higher bracket ($20,000 less the $6,500 that is in the lower bracket). Multiply $6,500 by 12% to get $780. Multiply $13,500 by 22% to get $2,970. The sum of these two amounts is $3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the $20,000 payment ($3,750 divided by $20,000). Enter "19" on line 2.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s).

Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.