

Sub Firm #	BR Code	FA Code	IRA Account #

Complete this form only if you wish to make on-demand distributions from your First Clearing, LLC ("FCC") Traditional, SEP, SIMPLE, Roth or Inherited IRA. On-Demand distributions are withdrawals from an IRA which are authorized by you upon verbally contacting your Financial Advisor. Once this completed and signed form is on file with the office servicing your account, you will have the ability to give verbal instructions to authorize a partial distribution from your IRA account. A separate form is required for each of your IRAs. See page two of this document for additional conditions and restrictions. All sections must be completed in order for this form to be processed, including the section titled Amount, located on page two. Also on page two, your signature is required. The information on this form will be used to report the distributions to the IRS. It is your responsibility to provide us with correct information. For all other distributions, use the Distribution Request from IRA form.

Account Information

Last Name of Account Holder		First	MI	SSN
Address			Date of Birth	
City		State	Zip	

IRA Type

Please indicate the type of IRA account. Check only one. A separate form is required for each of your IRA accounts.

Traditional IRA
 SEP IRA
 SIMPLE IRA
 Roth IRA
 Inherited IRA

Reason for Distribution

Please indicate the category for the distributions. Check only one. A new form and signature is required to change.

Normal (after age 59 ½)
 Premature (under age 59 ½, no known exception)
 Premature (under age 59 ½, exception to penalty)

Death (For Inherited IRAs only)
 Disability

Tax Withholding

Withholding elections are made by choosing ONE option in the Federal Tax section and one option in the State Tax section. After completing this form, to make a change to a withholding election, a new form and signature are required. See page 2 for additional information.

Federal Taxes Form W-4P/OMB No. 1545-0415

Federal Income taxes are required to be withheld in the amount of 10% for all IRA distributions unless an election is made not to have withholding apply. (Not applicable to qualified Roth distributions.) You cannot elect out of the 10% mandatory withholding if you have not supplied FCC with your correct SSN or TIN and a "residence address" within the United States. If you are eligible to opt out of withholding and elect to do so, you will be liable for payment of all taxes due on the taxable portion of your distribution. You may also be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate. An election is made by choosing one option below. If no election is made we are required to withhold federal income taxes at the rate of 10%.

Do NOT withhold Federal income tax from my IRA distribution.
 Withhold Federal income tax of _____ % (minimum 10%)

State Taxes

Withholding of state income taxes on IRA distributions is required in certain states. These states have various withholding requirements. If the address on FCC's records is a state that requires withholding, the state statutes will prevail. In certain states when Federal withholding applies State Withholding is mandatory regardless of election. Consult your tax advisor or state department of revenue for details. An election is made by choosing one option below.

Do NOT withhold state income tax from my IRA distribution.
 Withhold state income tax of _____% for the state of _____

Method of Distribution

Select how the on-demand distributions are to be issued. Select at least one. Certain selections will require additional information. If you select more than one Method, please note that each time you contact your Financial Advisor to request an on-demand distribution, you will need to indicate which Method to be used. If no Method is indicated a check will be issued and mailed to the address on file.

Deposit into my non-IRA brokerage account # _____ - _____

Deposit into brokerage account # _____ - _____ for _____

Issue Check and (*Select at least one of the three options below.*):

 Hold for pick-up at branch
 Mail to above address
 Mail to _____

Deposit into my bank account electronically (ACH) (*Complete bank information below.*)

Wire funds to my bank account (fees apply) (*Complete bank information below.*)

Bank Information for ACH & Wire To change the bank information or to end this Method a new form is required.

Name on Bank Account _____

Type of Account:
 Checking
 Savings

Name of Bank _____ State _____ City _____

Account # to receive deposit _____ ABA/Routing # _____

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Amount

- Select whether the distributions will be in cash or in-kind. Select at least one. If you select both, please note that each time you contact your Financial Advisor to request an on-demand distribution, you will need to indicate whether the distribution is a cash distribution or if shares are to be withdrawn. If no selection is made, distributions will be in cash.
- On-Demand distributions will be for cash amounts. The amount to be distributed will need to be indicated when you contact your Financial Advisor. Unless otherwise indicated, the withholding percentage will be calculated on the amount indicated by you.
- On-Demand distributions will be for securities. Specify assets below. When you contact your Financial Advisor, you will need to indicate the number of shares to be distributed. Distributions of stock will be valued by using the closing price on the day the shares are issued from the account. The withholding percentage, if elected by you, will be calculated on the value of securities distributed.
- Security number or CUSIP: _____ Name of Security: _____ Symbol: _____

On-Demand Distribution Terms & Conditions

- To be eligible for on-demand distributions, this form must be completed and signed by the account owner in advance of any on-demand distributions occurring.
- On-Demand distributions can be issued in the form of a check, transferred to another brokerage account, sent by Fed Wire or via ACH. A selection is made by you when the "Method of Distribution" section of this form is completed. If you select more than one Method (in the "Method of Distribution" section of this form), each time you contact your Financial Advisor to request an on-demand distribution, you will need to indicate which Method to be used. If no Method is indicated a check will be issued and mailed to the address on file.
- Only one set of Bank instructions may be in effect at a time. A new on demand distribution form must be completed and signed by you if there is a change to the bank information, bank account number, ABA/routing number or to end an ACH and/or Wire method. Only one On-demand distribution form may be in effect at a time.
- On-demand is not available for Account Termination. To close an account, the Distribution Request from IRA must be completed and signed. This on-demand distribution form will not authorize that an account be terminated.
- On-Demand distributions may be established by a beneficiary to be paid from their Inherited IRA account. On-Demand distributions CANNOT be paid directly from a Decedent IRA.
- Distributions of stock will be valued by using the closing price on the day the shares are issued from the account.
- Once on-demand distributions have been established, a new form needs to be completed and signed by you when changes are made to the "Reason for Distribution", the federal or state withholding election or the bank ACH and/or wire information.
- On-Demand distributions are not permitted from a Coverdell Education Savings Account.
- On-Demand distributions can be established and authorized only by the client. A POA or anyone with authorized trading power cannot be authorized to request on-demand distributions.

Additional Information Regarding Tax Withholding

- You may choose to have federal and/or state income taxes withheld from your on-demand distribution; however, to ensure that withholding regulations are satisfied, you may select only a withholding percentage. Your withholding election can be changed or revoked at any time by completing a new on-demand distribution form.
- Federal taxes are required to be withheld in the amount of 10% if your address of record with FCC is not a permanent legal residence within the United States. The mandatory 10% will also apply if: (1) you do not have a permanent legal address on file with FCC, (2) your mail is going to a Post Office Box, and/ or; (3) your address of record with us is outside the United States or its possessions. You may NOT elect out of this mandatory withholding.
- If you are a non-resident alien (NOT a U.S. citizen or resident alien) federal taxes are required to be withheld in the amount of 30% from all IRA distributions. You may NOT opt out of this withholding requirement.
- A withholding election is void if a TIN is not provided or when an incorrect identification number is furnished.
- In certain states, tax withholding is required on IRA distributions. These states have various withholding requirements. You MAY be permitted to opt out of state withholding, in which case a state withholding form may be required. You should consult your tax advisor or state department of revenue for additional information.
- In certain states if Federal Withholding applies then state withholding is mandatory regardless of election.
- State withholding is not an option for all states.
- Amounts withheld will be remitted to the state indicated in the address on record with us for you at the time of the distribution.
- Amounts withheld will be remitted on your behalf and will be reflected on the 1099R that you will receive in January of next year.
- Amounts elected for state withholding are in addition to any fees and Federal income tax withholding.

Authorization & Signature

I acknowledge that I am establishing on-demand distributions from my First Clearing, LLC IRA account. This will entitle me to request changes to the frequency, amount or date of my distribution by contacting my Financial Advisor. I certify that I am the owner of the IRA account referenced above and that all information provided on this form is true and accurate. I further certify that no tax advice has been given to me by First Clearing, LLC, my Financial Advisor or the broker-dealer servicing my account. All decisions regarding these withdrawals are my own. I expressly assume responsibility for any tax implications and any adverse consequences, which may arise from these withdrawals and I agree that First Clearing, LLC and the broker-dealer servicing my account shall in no way be held responsible. I understand the tax implications of IRA distributions and understand that it is my responsibility to determine the taxable amount of the distribution.

I certify that the social security number shown on page one of this form is correct. By signing below, I acknowledge that I have read and understand the foregoing.

Signature Printed Name Date