

Please Print or Type

Forward To: First Trust Retirement, c/o DST Systems, Inc.

IMPORTANT INFORMATION:

Each alternative investment has specific rules around liquidations and distributions, please review the terms and conditions outlined within the specific product prospectus for details.

Regular Mail

PO Box 219312
 Kansas City, MO 64121-9312
 877-411-2653
 Fax # 855-240-7591

Overnight Delivery

Mail Stop: Cole
 430 West 7th Street
 Kansas City, MO 64105-1407

Step 1: IRA OWNER INFORMATION

Name	Social Security number	Date of Birth	Account Number (if applicable)	
Street Address	City	State	Zip	Phone Number

Citizenship Status: U.S. Citizen Resident Alien

Step 2: IRA BENEFICIARY INFORMATION (Complete ONLY for a death distribution)

Name	Social Security number	Date of Birth	Account Number (if applicable)	
Street Address	City	State	Zip	Phone Number

Citizenship Status: U.S. Citizen Resident Alien

Step 3: DISTRIBUTION INSTRUCTIONS

Product: Cole Real Estate Investment, Inc. Morrill & Janes Bank and Trust NOW Account *

Option 1. Please indicate one of the following options (Select payment method in Step 5):

- I wish to liquidate my entire account
- I wish to make a liquidation of _____ (number of shares) from my account.

Option 2. Required Minimum Distribution (RMD) Options (for Traditional or SEP IRA Owners age 70 1/2 or older):

- I wish to make a one-time withdrawal of my RMD for _____ (year) in the amount of \$ _____ distributed per my instructions in Step 5.
- I wish to have my RMD for _____ (year) calculated by the Custodian and distributed per my instructions in Step 5.

** The interest rate and annual percentage yield may change at any time. Interest will be compounded and credited on the last day of each calendar month. The daily balance method is used to calculate the interest on cash in the account. The bank deposit is insured up to applicable FDIC limits.*

Step 4: REASON FOR DISTRIBUTION

Option 1: Do Not Distribute from IRA. Place proceeds into Morrill & Janes Bank and Trust NOW Account

Option 2: Distribution from a TRADITIONAL or SEP IRA

- Early Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- Early Distribution (Account holder must be under age 59 1/2 - IRS penalty exception)
- Permanent Disability (Account holder meets disability qualifications under Section 72(m)(7) of IRS Code)
- Death (Beneficiary must provide an original or a certified copy of the account holder's Death Certificate; W-9 required)
- Normal Distribution (Account holder age 59 1/2 or over; **includes Required Minimum Distributions**)
- Return of Excess Contribution Plus Earnings: For what year was the contribution made? Current Year Prior Year* Excess Contribution Amount \$ _____ Earnings from Excess \$ _____ (Please see previous page for details)
- Recharacterization: For what year was the contribution made? Current Year Prior Year
 Contribution Amount to Recharacterize \$ _____ Account to Receive the Recharacterization _____
- Direct Roth IRA Conversion Amount \$ _____ Account to Receive the Roth Conversion _____
 Have you reached age 59 1/2? Yes No

Option 3: Distribution from a ROTH IRA

- Normal Distribution (Account holder age 59 1/2 or over)
- Early Distribution (Account holder must be under age 59 1/2 - IRS penalty applies unless rollover occurs within 60 days)
- IRA Trustee to Trustee transfer *
 - Liquidate and move proceeds to NOW account (Proceeds will remain in NOW account until TOA paperwork is received).
 - Maintain shares in Cole Real Estate Investments, Inc. until TOA paperwork is received)
- Permanent Disability (Account holder meets disability qualifications under Section 72(m) (7) of IRS Code)
- Death (Beneficiary must provide an original or a certified copy of the account holder's Death Certificate; W-9 required)
- Return of Excess Contribution Plus Earnings: For what year was the contribution made? Current Year
 - Prior Year** Excess Contribution Amount\$_____ Earnings from Excess\$_____
- Recharacterization: For what year was the contribution made? Current Year Prior Year*
 - Contribution Amount to Recharacterize \$_____ Account to Receive the Recharacterization _____

*Please note that if requesting an IRA Trustee to Trustee transfer you need to contact the accepting custodian and complete their transfer (TOA) paperwork. A Medallion Signature Guarantee stamp is required on their transfer form.

**Deadline to recharacterize a contribution or remove an excess contribution is the IRA Owner's tax filing deadline (for the tax year of the contribution), plus any extensions including an automatic 6-month extension for those who file by the tax deadline.

Step 5: PAYMENT METHOD

- Deposit cash into my Morrill & Janes Bank and Trust NOW Account (Not a taxable distribution)
- Mail check to the address currently on file (Medallion Signature Guarantee required if address changed with 30 calendar days)
- Electronically transfer funds to my bank (voided check is required) (Medallion Signature Guarantee required if new bank instructions)
- Transfer my shares in-kind to my Nonqualified account at Product _____; Existing Account Number _____
 - Create New Account
- Transfer my shares-in-kind to my IRA at Product _____; Existing Account Number _____
 - Create New Account (Must complete an IRA Application to create a new account for Recharacterization or Roth Conversions)
- Mail check to a third party listed below (This will be coded as a taxable distribution) **For this payment method, the form must be signed and Medallion Signature Guaranteed. Please note that this form cannot be notarized. Not required for monthly/quarterly/annual dividend payment option.**

Medallion Signature Guarantee

Payee or Account Name _____

Account Number _____

Address _____

Step 6: INCOME TAX WITHHOLDING (THIS SECTION MUST BE COMPLETED*) (Form W-4P/OMB No .1545-0415)

* Except for a distribution from a Roth IRA or for a return of excess contribution.

In compliance with the "Tax Equity and Fiscal Responsibility Act," First Trust Retirement, as custodian, is required to withhold Federal Income Tax from all IRA distributions. You may exercise your right to elect not to have funds withheld. This election will be in effect until you change it. You may change or revoke this election at any time and as often as you wish. You may elect out of this withholding by checking the appropriate box below. **If no election is made, First Trust Retirement is required to withhold 10% Federal Income Tax. State Income Taxes cannot be withheld from your distribution.** Please note that penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient. **Please note that withholding cannot be done for Transfers-in-Kind.**

- Do not withhold taxes.
- Withhold ____% from the amount withdrawn (must be at least 10%). **Please note that withholding cannot be done for Transfers-in-Kind.**

Step 7: SIGNATURE

By signing below, I certify that the information I have provided is true and correct, and I authorize the Custodian to distribute my IRA as instructed above.

IRA Owner's Signature (or other authorized person) _____

Date _____

