

## ROTH IRA REQUEST FOR DISTRIBUTION (For Deaths After 2019)

Please review all information below and **complete all fields**, as applicable. If you have any questions regarding the information on this form, please contact our IRA Specialists toll-free at 1-866-226-5638.

**ACCOUNT NUMBER:** \_\_\_\_\_

### Deceased IRA Owner Information

\_\_\_\_\_  
 Name Social Security Number Date of Birth Date of Death

### Beneficiary

\_\_\_\_\_  
 Name Social Security Number Date of Birth

\_\_\_\_\_  
 Street Address (P.O. Boxes not accepted) City State ZIP Code Phone Number

### Designated Beneficiary (Beneficiary is not an individual)

I will withdraw all assets by December 31 of the fifth year after the year the Roth IRA owner died.

### Designated Beneficiary other than Eligible Designated Beneficiary (see below)

I will withdraw all assets by December 31 of the tenth year after the year the Roth IRA owner died.

### Eligible Designated Beneficiary

Complete this section if you are the Roth IRA owner's surviving spouse beneficiary; then complete the Payment Election and Method box.

I will withdraw all assets by December 31 of the tenth year after the year the Roth IRA owner died.

I will withdraw all assets in a series of payments over a period not longer than my single life expectancy. I will begin distributions by December 31 of the later of: (1) the year the Roth IRA owner would have attained age 72, or (2) the year following the year the Roth IRA owner died. My life expectancy will be recalculated each year.

Note: As the Roth IRA owner's spouse, you may be allowed to roll over or transfer the assets of this Roth IRA to your own Roth IRA.

**Complete this section if you are the Roth IRA owner's minor child, or if you are disabled or chronically ill, or if you are not more than ten years younger than the Roth IRA owner; then complete the Payment Election and Method box.**

I will withdraw all assets by December 31 of the tenth year after the year the Roth IRA owner died.

I will begin distributions by December 31 of the year following the year the Roth IRA owner died. My life expectancy will be reduced by one each year.

Note: If you are the Roth IRA owner's minor child, you must continue the life expectancy payments until you reach the age of majority. At that time, you must withdraw all assets by December 31 of the tenth year after the year you reach the age of majority.

### Payment Election

- Total Balance (to close Roth IRA)
- Partial Payment of \$ \_\_\_\_\_
- Required Minimum Death Distribution (only applicable if subject to the Life Expectancy option)
- Monthly Interest (CD's only, ACH or Transfer to another Synchrony account)

### Payment Method

Requested Distribution Date (for One-Time Distribution):

Immediate  At CD Maturity Date of: \_\_\_\_\_  Other Payment Date: \_\_\_\_\_

Requested Distribution Date (for Recurring Distributions):

Monthly  Quarterly  Annually First Payment Date: \_\_\_\_\_

(The above instructions replace any prior instructions for recurring distributions. Recurring distributions will be processed from the account with the lowest interest rate at time of distribution)





ACCOUNT NUMBER: \_\_\_\_\_

CUSTOMER NAME: \_\_\_\_\_

**Payment Method (continued)**

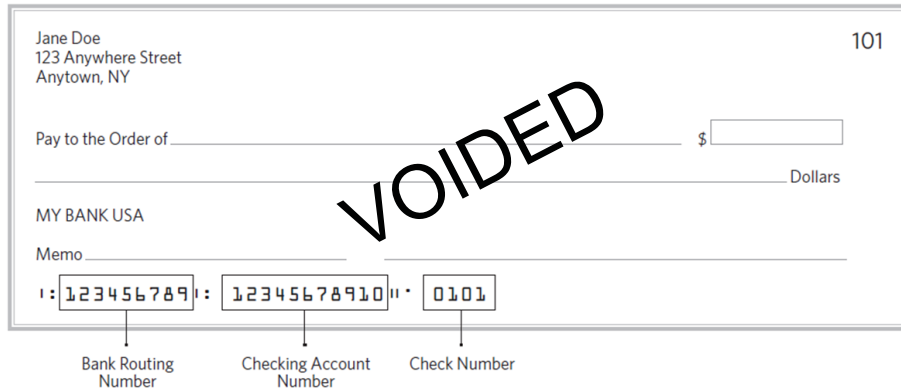
- Funds Disposition:
- Mail to Address of Record (not available for Monthly Interest)
  - ACH (Please see the ACH Section below for instructions)
  - Deposit to my existing Synchrony Bank Account Number: \_\_\_\_\_
  - Pay to Qualified Charity – Name of Charity: \_\_\_\_\_  
Address: \_\_\_\_\_ City, State, Zip \_\_\_\_\_
  - Fed Fund Wire - Bank Name: \_\_\_\_\_  
Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_
  - Other: \_\_\_\_\_
- (Wires are for one-time payments only and a \$25 fee will be charged)*

**ACH (Complete only if ACH is selected as payment method)**

- The receiving bank is already linked to my Synchrony account: Bank Name: \_\_\_\_\_  
Account Number: \_\_\_\_\_
- The receiving bank is not linked to my Synchrony account. I am providing the bank information below:  
Bank Name: \_\_\_\_\_  
Routing Number: \_\_\_\_\_ Account Number: \_\_\_\_\_  
Account Type:  Checking (please include voided check\*)  Savings  
\*We cannot accept starter checks, counter checks, or check numbers below 100.

If a voided check is not available, or if account type is Savings, please provide a bank statement or a signed official letter on bank letterhead that includes all of the following:

- Bank name
- Account owner's name(s)
- Full account number
- Routing number



**Note:** There are no Synchrony Bank fees for ACH (Automated Clearing House) electronic transactions.

**Signature**

I certify that, to the best of my knowledge, the information provided on this form is true and correct and may be relied on by the Trustee/Custodian. I understand that this transaction may be subject to fees, taxes, and/or penalties. Due to the important tax consequences of this transaction, I agree to seek the advice of a legal or tax professional, as needed. The Trustee/Custodian has not provided me with any legal or tax advice, and I assume full responsibility for this transaction. I will not hold the Trustee/Custodian liable for any adverse consequences that may result from this transaction.

**X** \_\_\_\_\_  
 Account Owner's Signature Date Printed Name

## General Instructions

**Purpose of form.** Complete this form to have the payer withhold the correct amount of federal income tax from your nonperiodic payment from an individual retirement arrangement (IRA). 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 an IRA annuity. 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 IRA. Submit a new form if you want to change your election.

**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 in the Withholding Election or Change of Election section on this form. 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-” in the Withholding Election or Change of Election section on this form. 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 this form 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 2024, your current withholding election (or your default rate) remains in effect unless you submit a new form.

**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.

## Specific Instructions

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

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on in the Withholding Election or Change of Election section on this form.

**Less withholding (nonperiodic payments only).** If permitted,

you may enter a lower rate (including “-0-”) in the Withholding Election or Change of Election section on this form 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 3 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 in the Withholding Election or Change of Election section on this form. (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 in the Withholding Election or Change of Election section on this form. (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 in the Withholding Election or Change of Election section on this form.

**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 \$62,000 without the payment. Step 1: Because your total income without the payment, \$62,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Step 2: Because your

total income with the payment, \$82,000, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. Because these two rates are the same, enter "22" in the Withholding Election or Change of Election section on this form.

**Example 2.** You expect your total income to be \$43,700 without the payment. Step 1: Because your total income without the payment, \$43,700, is greater than \$26,200 but less than \$61,750, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$63,700, is greater than \$61,750 but less than \$115,125, the corresponding rate is 22%. The two rates differ. \$18,050 of the \$20,000 payment is in the lower bracket (\$61,750 less your total income of \$43,700 without the payment), and \$1,950 is in the higher bracket (\$20,000 less the \$18,050 that is in the lower bracket). Multiply \$18,050 by 12% to get \$2,166. Multiply \$1,950 by 22% to get \$429. The sum of these two amounts is \$2,595. This is the estimated tax on your payment. This amount corresponds to 13% of the \$20,000 payment (\$2,595 divided by \$20,000). Enter "13" in the Withholding Election or Change of Election section on this form.

**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); (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). 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.

**2024 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 pages 2 and 3 for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		Head of household	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
14,600	<b>10%</b>	29,200	<b>10%</b>	21,900	<b>10%</b>
26,200	<b>12%</b>	52,400	<b>12%</b>	38,450	<b>12%</b>
61,750	<b>22%</b>	123,500	<b>22%</b>	85,000	<b>22%</b>
115,125	<b>24%</b>	230,250	<b>24%</b>	122,400	<b>24%</b>
206,550	<b>32%</b>	413,100	<b>32%</b>	213,850	<b>32%</b>
258,325	<b>35%</b>	516,650	<b>35%</b>	265,600	<b>35%</b>
623,950*	<b>37%</b>	760,400	<b>37%</b>	631,250	<b>37%</b>

\*If married filing separately, use \$380,200 instead for this 37% rate.