Withdrawal and Tax Withholding Election Form: Traditional IRA, Roth IRA or SEP-IRA

This form may be used to request a withdrawal from your Traditional IRA, Roth IRA or SEP-IRA

This form cannot be used for the following:
• To transfer your IRA to another institution. Please obtain a transfer form from the new institution.
• For distributions due to death, please complete a Withdrawal and Tax Election Form for Beneficiaries.

Converting a Traditional IRA to a Roth IRA
• Please attach a completed Citibank Roth IRA Application Form to a completed Withdrawal and Tax Withholding Election Form. If you already have a Citibank Roth IRA, please use the Roth IRA Contribution Form to convert from a Traditional IRA to a Roth IRA.
• If a completed Roth IRA Application Form (or Roth IRA Contribution Form) does not accompany the Withdrawal and Tax Withholding Election Form, the funds from the Traditional IRA will be distributed to you, and you must contribute them to a Roth IRA within sixty (60) days of receipt as a conversion contribution.
• If you wish to transfer your IRA to another institution, please obtain a transfer form from that institution.

When completing the attached form, be sure to include the following:
• Complete Name and Residential Address
• Social Security Number
• If your tax status has changed please be sure to attach either a IRS Form W-9 or IRS Form W-8BEN to this form
• Date of Birth
• Type of Plan (Traditional IRA, SEP-IRA or Roth IRA)
• Type of Withdrawal
• Account Number(s)
• Signature and Date
  • Please use page 5 of this form to provide a notarized signature for withdrawals above $10,000
  • Please use page 5 of this form to provide a notarized signature for accounts established within 30 days

To cancel a scheduled IRA contribution from your Citibank account
• Please use page 3 if scheduled IRA contributions are currently being deducted from your Citibank account, and you would like to cancel that schedule.

When returning this form by mail, please mail to:
Retirement Plan Services
P.O. Box 769001
San Antonio, TX 78245-9951

If you have any questions
Call Retirement Plan Services at 1-800-695-5911. Hearing or speech impaired customers may call our text telephone service (TTY) at 1-800-788-6775. Representatives are available to assist you Monday through Friday 8:00 a.m. – 10:00 p.m. Eastern Time, and Saturday 9:00 a.m. – 5:30 p.m. Eastern Time.

*To ensure quality service, calls are recorded
Withdrawal and Tax Withholding Election Form
Plan Owner Information

You must complete Sections 1-6 to avoid delays with your application process.
Please type "N/A" when not applicable.

1. Plan Owner Information (Must Complete)
   First Name: ____________________________ Middle: ____________________________ Last Name: ____________________________
   Date of Birth: (mm/dd/yyyy):_______________________________________________
   Identification
   Type:_________________________________________ ID Number: ____________________________ State: ____________________________
   Issue Date: ____________________________ Expiration Date: ____________________________

   Residential Address □ Check if new address (If less than one year in address, please provide Prior Residential Address below)
   Street Address: ____________________________________________________________ Apt. Number: ____________________________
   City: ____________________________ State: ____________________________ Zip: __________ Country: ____________________________
   Address since: ____________________________
   Prior Residential Address
   Start Date: ____________________________ End Date: ____________________________
   Street Address: ____________________________________________________________ Apt. Number: ____________________________
   City: ____________________________ State: ____________________________ Country: ____________________________ Zip: __________

   Mailing Address (if different from Residential Address)
   Street Address: ____________________________________________________________ Apt. Number: ____________________________
   City: ____________________________ State: ____________________________ Zip: __________ Country: ____________________________

   Phone Number (Please provide one)
   Home: ____________________________ Business: ____________________________ Mobile: ____________________________
   If you provide us a mobile number or number later converted to a mobile number, you agree that Citibank or our service providers may contact you at that number about your Banking Accounts, including loans and lines of credit. This consent allows us to use text message, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls, but not telemarketing calls. Message and data rates may apply. Contact us anytime to opt-out.

   Email Address (Please provide one)
   Primary: ____________________________ Secondary: ____________________________
   □ I prefer not to provide or do not have an email address.

   Security Questions: Mother’s Maiden Name: ____________________________ First School Attended: ____________________________

   Tax Reporting Information
   □ I am a U.S. Person (a U.S. citizen or resident alien). My Social Security Number is: ____________________________
   □ I am a Non-U.S. Person (a nonresident alien). My Foreign Tax Identification Number (FTIN) is: ____________________________
   □ My status as a U.S. Person or non-U.S. Person has changed (If there has been a change in tax status or change in circumstances, I may be required to submit an updated U.S. tax certification Form W-9 1 or Form W-8BEN 1)
   My country of tax reporting is ____________________________ (If U.S. Citizen or resident alien, please complete Form W-9 1).
   Important: Non-US Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN 1 with a valid treaty claim with a country that provides for a lower withholding rate.

   1 IRS Form W-9 can be found online by visiting: https://www.irs.gov/pub/irs-pdf/fw9.pdf IRS Form W-8BEN can be found online by visiting https://www.irs.gov/pub/irs-pdf/fw8ben.pdf

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07/20 RPS508
Withdrawal and Tax Withholding Election Form
Withdrawal Information

2. Type of Plan
Indicate the type of plan from which you are taking a withdrawal (select one below):

- Traditional IRA
- Roth IRA
- SEP-IRA
- Rollover IRA
- Roth Rollover IRA

Important Information:

IRA One-rollover-per-year rule: You generally cannot make more than one rollover from any IRA within a 1-year period (365 days). You also cannot make a rollover during this 1-year period (365 days) from the IRA to which the distribution was rolled over.

60-day rollover period: If a distribution from an IRA or a retirement plan is paid directly to you, you can deposit all or a portion of it in an IRA or a retirement plan within 60 days. Federal and, in certain cases, state withholding taxes will be withheld from a distribution from a retirement plan.

Type of Withdrawal (Please select one):

- Regular Distribution
- Conversion to Roth IRA
- Premature Distribution
- Recharacterization to a SEP-IRA
- Charitable Distributions
- Direct Rollover to Employer Plan
- Recharacterization to an IRA
- Recharacterization to a Roth IRA
- Remove Excess Contribution
  - For Prior Year
  - For Current Year
- Qualified Birth or Adoption Distribution – you may withdraw up to $5,000 for the birth or adoption of a child without incurring the usual 10% additional tax applicable to early distributions. The distribution must be made within one year after the child is born or the adoption is finalized. Any time after receiving the distribution, you may generally recontribute any portion of the distribution as a rollover contribution.
- Coronavirus related distribution (If applicable, please complete the certification section below)

CORONAVIRUS-RELATED DISTRIBUTIONS (CRD) – Applicable only during calendar year 2020

By initialing here I certify that I meet one or more of the criteria listed below, and that I have not received more than $100,000 (inclusive of this distribution) in total Coronavirus-related distributions from all of my retirement accounts, including IRAs, qualified plans, 403(b)s and government 457(b) plans. I am an “affected individual” who satisfies one or more of the following criteria:

- I was diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention;
- My spouse or dependent is diagnosed with COVID-19; or
- I have experienced an adverse financial consequence as a result of myself, my spouse, or another member of my household:
  - being unable to work due to lack of child care due to COVID-19
  - being quarantined, furloughed or laid off, or having work hours reduced due to COVID-19;
  - closing or reducing the hours of a business I/we own or operate due to COVID-19, OR
  - having a reduction in pay (or self-employment income) due to COVID-19 or having a job offer rescinded or start date for a job delayed due to COVID-19;

For purposes of applying these factors, a member of my household means someone who shares my principal residence.

I understand I have 3 years during which I may recontribute this distribution to an IRA, measured from the day after I receive this distribution.

2 After age 59 1/2
3 Before age 59 1/2; may be subject to a 10% IRS tax penalty

CUSTOMER INITIALS

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Withdrawal and Tax Withholding Election Form

One-Time Withdrawal from FDIC-Insured Investment Options:

Select withdrawal Schedule:  
☐ Immediate  
☐ At Maturity  
☐ Future Date ____________________

Select Withdrawals:  
☐ Withdraw my total plan balance and keep my plan open  
☐ Withdraw my total plan balance and close my plan  
☐ Withdraw this amount (specify) $_____________________

from the plan sub-account number as listed on my statement______________________

Periodic Distributions from FDIC-Insured Investment Options:

Select withdrawal Schedule:  
☐ Monthly  
☐ Quarterly  
☐ Semi - Annually  
☐ Annually

Select Withdrawals:  
☐ Interest only* from plan sub-account number(s) (specify): ____________________

☐ Withdraw this amount (specify) $_____________________

from the plan number as listed on my statement______________________

Auto Deduct from Citibank accounts:

☐ Please check here if scheduled IRA contributions are currently being deducted from your Citibank checking account, and you would like to cancel that schedule.

3. Federal and State Income Tax Withholding

Please review Attachment (A): Citibank IRA Tax Withholding Election Change Authorization for Periodic Withdrawals/Distributions at the end of this form. Important: Non-U.S. Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN with a valid treaty claim with a country that provides for a lower withholding rate

4. Method of Payment

Make deposit(s) to my Citibank (Please Select One)

☐ Checking Account Number _________________________

☐ Money Market Account Number ________________________

☐ Savings Account Number _____________________________

☐ Please mail a check to the address listed in Section 1.

• For U.S. Citizens living abroad: Federal Withholding will default to 10% of the IRA distribution. State withholding may also apply.

• For Non-U.S. Persons living in the United States: Withholding will default to 30% of the IRA distribution. You may be required to submit an updated U.S. tax certification Form W-9 or Form W-8BEN

* Interest Only refers to the interest earned on your Day to Day Savings, Money Market Account, or CD
Withdrawal and Tax Withholding Election Form

5. Tax Certification and Acceptance
Please select and certify the option which applies to your tax status, and that you have enclosed the applicable tax form to validate your tax status.

I certify that my tax status as:

☐ A U.S. Citizen living in the United States
☐ A U.S. Citizen living abroad
☐ A Resident Alien living in the United States
☐ A Resident Alien living abroad
☐ A Non-U.S. Person (a nonresident alien)*

*If you are a Non-U.S. Person, all IRA distributions are subject to a tax treaty rate or 30% tax withholding. A W-8BEN must be completed if a valid form is not on file.

► Signature: ___________________________________________ ► Date: ________________________

6. Authorization, Certification and/or Acknowledgment:

• I have read and understand all the information provided and as outlined in this form.
• I authorize and direct Citibank to make a withdrawal from the above Citibank IRA in the manner and for the reason indicated;
• I affirm that the withdrawal is permitted under the Citibank IRA and meets all legal requirements in the Internal Revenue Code.

A notarized signature is required for withdrawals above $10,000, or accounts established within 30 days of withdrawal request.

► Signature: ___________________________________________ ► Date: ________________________
Withdrawal and Tax Withholding Election Form

A notarized signature is required for withdrawals above $10,000, or accounts established within 30 days of withdrawal request. If applicable, use the appropriate acknowledgment below.

California Only

Acknowledgment

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California
County of________________________________________________

On________________________________ before me, __________________________________________personally appeared
(date) (here insert name and title of the officer)
________________________________________________________
who proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the state of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public Signature

Notary Public Seal

All States Except California

Acknowledgment

State of________________________________________________
County of________________________________________________

On________________________________ before me personally appeared, __________________________________________
(date)
personally known to me or proved to me on the basis of satisfactory evidence (Type of Identification produced________________________________________________) to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

________________________________________________________Notary Public Signature

________________________________________________________Notary Public Printed Name (Notary Public Seal)

Branch Use Only:

A copy of this form must be placed in a branch transmittal envelope and sent to RPS Operations. Check the box below if the distribution request was processed through NBS.

Distribution request processed through NBS.

Note: To ensure proper processing, branches should contact RPS Branch Support.
Citibank IRA Tax Withholding Election Change Authorization for Periodic and Non-Periodic Withdrawals/Distributions

First and Last Name: ________________________________

Address Line 1: ______________________________________

Address Line 2: ______________________________________

City, State and Zip: ____________________________________

Please complete the following election for Federal and where applicable state withholding for the periodic withdrawals/distributions you receive from your Citibank IRA:

**Federal**

Please only check one of the options below to select your federal tax withholding election.

☐ Do not withhold Federal Income Tax (applicable only to the periodic withdrawal).

☐ Withhold Federal Income Tax at 10% on the non-periodic withdrawal.

☐ Withhold Federal Income Tax at the percentage indicated: _______ %. (in whole percentages greater than 10%).

Please check the option which applies to your federal tax withholding election.

☐ This federal tax withholding election will apply only to the current distribution. Any previous federal withholding election will remain in effect for all future plan distributions.

☐ I revoke all previous Federal tax withholding elections and agree to apply the federal tax withholding election on all future distributions from this plan.

**State Tax Withholding**

Please refer to the enclosed Withholding for Federal and State Income Tax document for default withholding details and follow your state of residence requirements:

☐ I reside in one of the following states (Indiana, Maryland, Missouri, Montana, New Jersey, New Mexico, Oregon, Utah) and I elects $______________ to be withheld. (Please refer to the minimum amount that can be withheld for your state of residence).

☐ I reside in one of the following states (Delaware, Montana, Nebraska, Oklahoma, Utah, or Vermont) and I am providing the state required Form W-4P to withhold or opt out of state taxes. (Please refer to the minimum amount that can be withheld for your state of residence).


Please check the option which applies to your state tax withholding election:

☐ This state income tax withholding election will apply only to the current distribution. My previous state tax withholding elections will remain in effect for all future plan distributions

☐ I revoke all previous state income tax withholding elections and agrees to apply the state tax withholding election on all future distributions from this plan.

Please sign and date below to authorize your tax withholding change:

► Signature: ___________________________________________► Date: __________________________

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Withholding for Federal and State Income Tax

Effective Immediately.
This document contains important tax information on Federal and State income tax withholding.

Please read and keep this document with your important records.

Federal Tax Withholding Options
If you choose federal tax withholding, Citibank will withhold either the percentage that you specified or 10% of the withdrawal/distribution amount. If you elect not to have federal tax withholding apply to your periodic or non-periodic withdrawals/distributions, or have insufficient tax withheld, you may be responsible for payment of estimated tax. Please speak with a tax advisor for more information.

Important: Non-US Persons are generally subject to a 30% withholding tax on the amount of their withdrawal. A reduced rate may apply if you have provided a Form W-8BEN with a valid treaty claim with a country that provides for a lower withholding rate.

State Tax Withholding Options for Withdrawals/Distributions
The state withholding and/or election requirements may be applicable to withdrawals/distributions you take. If federal income tax is withheld, some states also require mandatory withholding. Your state of residence based on your address on record will determine your applicable state income tax withholding requirements. These requirements are subject to change from time to time. Any change of address becomes effective the business day following notification. It is your responsibility to inform us in writing if your address of record has changed to ensure we are applying the correct tax withholding requirements. Check with your tax advisor for the most current state requirements applicable to your withdrawal/distribution.

State Tax Details

<table>
<thead>
<tr>
<th>State of Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>State withholding is mandatory if payments are made outside the U.S, if an incorrect tax identification number (TIN) has been provided, if the form is incorrect, or if you requested federal tax withholding and are a resident of:</td>
</tr>
<tr>
<td>Arkansas (AK)</td>
</tr>
<tr>
<td>Delaware (DE) (DE does not have a state form and does not offer suggestions on the format to provide tax withholding information. Federal form W-4P may be used to request Delaware withholding)</td>
</tr>
<tr>
<td>Maine (ME)</td>
</tr>
<tr>
<td>Nebraska (NE)</td>
</tr>
<tr>
<td>North Carolina (NC) (no TIN or incorrect TIN only)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State Tax Details</th>
<th>State of Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>State has own rules:</td>
<td>District of Columbia (DC) (lump sum withdrawals/distributions only) or (pay outs of an entire accounts if not made through a trustee to trustee transaction) for residents. DC does not have a state form. Form D-4A is provided to the participant to certify non-residence status and must be retained by Citibank.</td>
</tr>
<tr>
<td>Delaware (DE)</td>
<td></td>
</tr>
<tr>
<td>Iowa (IA)</td>
<td></td>
</tr>
<tr>
<td>Kansas (KS) (applies only when Federal withholding is required)</td>
<td></td>
</tr>
<tr>
<td>Maine (ME) (non-periodic distributions; limited elect-out for periodic)</td>
<td></td>
</tr>
<tr>
<td>Massachusetts (MA)</td>
<td></td>
</tr>
<tr>
<td>Nebraska (NE) (non-premature withdrawals/distributions only)</td>
<td></td>
</tr>
</tbody>
</table>

If you are a resident of one of the following states and do not specifically opt out of state tax withholding, state tax withholding is mandatory and will be applied:

<table>
<thead>
<tr>
<th>State of Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>California (CA)</td>
</tr>
<tr>
<td>Georgia (GA) (periodic withdrawals/distributions only)</td>
</tr>
<tr>
<td>Michigan (MI)</td>
</tr>
<tr>
<td>North Carolina (NC) (cannot opt out if no TIN or incorrect TIN)</td>
</tr>
<tr>
<td>Oklahoma (OK)</td>
</tr>
<tr>
<td>Oregon (OR)</td>
</tr>
<tr>
<td>Vermont (VT) (also applies to a nonresident if services were performed in VT)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State Tax Details</th>
<th>State of Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Distributions subject to tax withholding are codes 1, 8, J, S or P in Box 7 on IRS Form 1099-R.</td>
<td>Mississippi (MS) (please refer to the IRS distribution codes within Form 1099-R instructions: <a href="https://www.irs.gov/pub/irs-pdf/f1099r.pdf">https://www.irs.gov/pub/irs-pdf/f1099r.pdf</a>). Mississippi residents cannot opt out of state tax withholding.</td>
</tr>
</tbody>
</table>
### State Tax Details

<table>
<thead>
<tr>
<th>State of Residence</th>
<th>State Tax Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Connecticut (CT)</td>
<td>Connecticut requires Connecticut residents to complete Form CT-W4P for periodic withdrawals only. For non-periodic withdrawals, the CT W4P is required only by those claiming Exemption with Code E.</td>
</tr>
<tr>
<td>Indiana (IN)</td>
<td>If you request state tax withholding, Citibank must withhold state tax. You must specify the amount in whole dollars not less than $10 in the following states: Indiana (IN) Missouri (MO) Montana (MT) New Jersey (NJ) New Mexico (NM) Oregon (OR)</td>
</tr>
<tr>
<td>Utah (UT)</td>
<td>If you request state tax withholding, Citibank must withhold state tax. You must specify the amount in whole dollars not less than $5 in the following state: Utah (UT) No specific state form. Use Federal form W-4P.</td>
</tr>
<tr>
<td>Maryland (MD)</td>
<td>If you request state tax withholding, Citibank must withhold state tax. You must specify an amount in whole dollars not less than $5 in the following state: Maryland (MD)</td>
</tr>
</tbody>
</table>

If you are a resident of the following states, and a state form is required for an election or an opt-out of withholding, the relevant links to the state form are included.

<table>
<thead>
<tr>
<th>State</th>
<th>State Form Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>California (CA)</td>
<td>DE-4P <a href="https://www.edd.ca.gov/pdf_pub_4p.pdf">Link</a></td>
</tr>
<tr>
<td>Georgia (GA)</td>
<td>G-4P <a href="https://www.dor.georgia.gov/g-4p-withholding-certificate-pension-or-annuity-payments">Link</a></td>
</tr>
<tr>
<td>Indiana (IN)</td>
<td>WH-4 <a href="https://forms.marylandtaxes.gov/1B_forms/MW507P.pdf">Link</a></td>
</tr>
<tr>
<td>Iowa (IA)</td>
<td>IAW-4P <a href="https://www.ksrevenue.org/pdf/k-4.pdf">Link</a></td>
</tr>
<tr>
<td>Kansas (KS)</td>
<td>K-4 <a href="https://www.ipers.org/sites/default/files/W-4P_Withholding.pdf">Link</a></td>
</tr>
<tr>
<td>Maine (ME)</td>
<td>W-4ME <a href="https://files.nc.gov/ncdor/documents/files/nc-4p_web_0.pdf">Link</a></td>
</tr>
<tr>
<td>Massachusetts (MA)</td>
<td>M-4P <a href="https://www.mass.gov/dor/docs/dor/forms/wage-rpt/pdfs/m-4p.pdf">Link</a></td>
</tr>
<tr>
<td>Michigan (MI)</td>
<td>MI W-4P <a href="https://www.michigan.gov/documents/taxes/4924_365368_7.pdf">Link</a></td>
</tr>
<tr>
<td>Mississippi (MS)</td>
<td>Form 89-350 <a href="https://www.dor.ms.gov/Forms/89350158.pdf">Link</a></td>
</tr>
<tr>
<td>Missouri (MO)</td>
<td>MO W-4P <a href="https://dor.mo.gov/forms/MO%20W-4P_2019.pdf">Link</a></td>
</tr>
<tr>
<td>New Jersey (NJ)</td>
<td>NJ W-4P <a href="https://www.state.nj.us/treasury/taxation/pdf/current/njw4p.pdf">Link</a></td>
</tr>
<tr>
<td>North Carolina (NC)</td>
<td>NC-4P <a href="https://files.nc.gov/ncdor/documents/files/nc-4p_web_0.pdf">Link</a></td>
</tr>
<tr>
<td>Oregon (OR)</td>
<td>OR W-4 <a href="https://www.oregon.gov/DOR/forms/FormsPubs/form-or-w-4_101-402_2019.pdf">Link</a></td>
</tr>
</tbody>
</table>

Voluntary state withholding is not supported.