403(b)(7) Distribution Request Form

If you need assistance with this form, please contact Shareholder Services by calling (800) 728-3337 or e-mail: service@dws.com

Step 1 Participant information

Account Number(s) of Participant

Name of Plan/Employer

Name of Participant

Social Security Number

Date of birth – MM/DD/YYYY

Mailing Address

City

State

Zip

Daytime Phone Number

Extension

Date of Termination or Retirement (if applicable)

Step 2 Distribution reason

Select one:

- ☐ Normal Distribution.
  I am 59½ or older.
- ☐ Premature Distribution
  I am under the age of 59½. I am aware that I am responsible for the 10% additional IRS tax penalty for an early distribution, unless an exception applies.
- ☐ Divorce[1]
- ☐ Excess contribution for prior year
- ☐ Excess contribution for current year
- ☐ Disability[3]
- ☐ Hardship
  I am aware the distribution will not be subject to the 20% mandatory federal withholding requirement.
- ☐ Qualified Birth or Adoption Distribution
  The 10% early distribution does not apply. I am aware that the distribution will not be subject to the 20% mandatory withholding requirement.
- ☐ Qualified Reservist Distribution
  The 10% early distribution does not apply, but the distribution remains subject to regular income tax.
- ☐ Required minimum distribution
  I am at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older. I am aware the distribution will not be subject to the 20% mandatory federal withholding requirement.
- ☐ Contract exchange (non-taxable change of Custodian/Trustee). I am including a letter of acceptance from the receiving custodian/trustee with this distribution form.
- ☐ Permissible withdrawal from an eligible automatic contribution arrangement (must be made within 90 days of first deferral contribution).
- ☐ Death[2] – Participant's date of death was ________ .
  MM/DD/YYYY
- ☐ Other ________

[1] Please include a certified copy of a qualified domestic relations order dated within 60 days and, if applicable, a DWS new account application for the former spouse.
[2] If the distribution is being made due to the death of the participant, contact Shareholder Services about additional paperwork that is required.
[3] A copy of the participant's Social Security disability award letter is required unless a Medallion Signature Guarantee is obtained in Step 6.

Step 3A | One-time distribution request(s) (immediate distributions)

Section A: Distribution Option

Direct rollover distribution to:

☐ Traditional IRA

- ☐ New DWS Traditional IRA (attach a completed DWS IRA application)
- ☐ Existing DWS Traditional IRA ______ DWS account number
- ☐ Non-DWS Traditional IRA

☐ Roth IRA

- ☐ New DWS Roth IRA (attach a completed DWS IRA application)
- ☐ Existing DWS Roth IRA ______ DWS account number
- ☐ Non-DWS Roth IRA

☐ Single lump sum (100%) payment to participant

☐ Partial payment to participant

Section B: Account Information and Distribution Amount

Fund Name, Number, or NASDAQ Symbol	Account Number	Dollar Amount	OR	Percentage	
		$		%	☐ Close Account
		$		%	☐ Close Account
		$		%	☐ Close Account

Step 3B | Automatic withdrawal plan request (periodic distributions)

Section A: Distribution Option

Select one distribution option:

☐ Distribute from the account(s) below over the participant's life expectancy. The participant's birth date is: ______ (MM/DD/YYYY).

☐ Distribute from the account(s) listed below over the joint life expectancy of the participant and his/her spousal beneficiary who is more than ten years younger.[4] The spouse's birth date is: ______ (MM/DD/YYYY).

☐ Distribute from the account(s) listed below over a fixed period of ______ years.

☐ Distribute dollar amount(s) from the account(s) listed below.[5]

☐ Distribute percent(s) of the shares in the account(s) listed below.[2]

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Section B: Account Information and Distribution Amount

A) Indicate the month, day and year you want your automatic withdrawal plan to begin[6] ____________ MM/DD/YYYY

B) Select the frequency of your withdrawal: (If no frequency is indicated, automatic withdrawal plan will be monthly).

☐ Monthly (12 times a year) ☐ Semi-monthly (24 times a year) ☐ Bi-monthly (6 times a year)

☐ Quarterly (4 times a year) ☐ Semi-annually (2 times a year) ☐ Annually (1 time a year)

C) Complete the information below for your periodic distributions:

Fund Name, Number, or NASDAQ Symbol	Account Number	Dollar Amount	OR	Percentage
		$		%
		$		%
		$		%

Step 4 | Payment method

Select one:

☐ Direct rollover to a Traditional or Roth IRA

☐ To a new DWS IRA. A New IRA Account Application must be completed.

☐ To an established DWS IRA: ____________ DWS account number

☐ To the following custodian / Trustee[7]

Name of Custodian / Trustee ____________ Account Number ____________

Mailing Address ____________ City ____________ State ____ Zip ____

☐ Direct rollover to an eligible plan[2]:

Name of Custodian / Trustee ____________ Account Number ____________

Mailing Address ____________ City ____________ State ____ Zip ____

Name of Participant ____________

☐ Mail distribution check(s) to participant at the account's address of record.

☐ Send the distribution(s) to the bank account indicated below[8]

[4] The spousal beneficiary designation must also be on file with the employer or plan administrator.
[5] Subject to the 20% mandatory federal withholding requirement.
[6] Note: If you do not select a day, we will automatically process your withdrawal on the 25th day of the month. If the day you select falls on a weekend or holiday, your withdrawal will be made on the next business day. We must receive this form seven days prior to the day you wish your withdrawal to begin. Otherwise, your AWP will begin the following month.
[7] All distribution checks, including those for direct rollovers, will be sent to the address of record if you do not supply a complete address for the custodian / trustee of the new IRA or trustee/custodian of the eligible employer plan. For a direct rollover, the participant will need to forward the check to the custodian / trustee of the new IRA or trustee/custodian of the eligible employer plan.
[8] If the bank account registration is different from the DWS account registration, please obtain a signature guarantee when completing Step 6.

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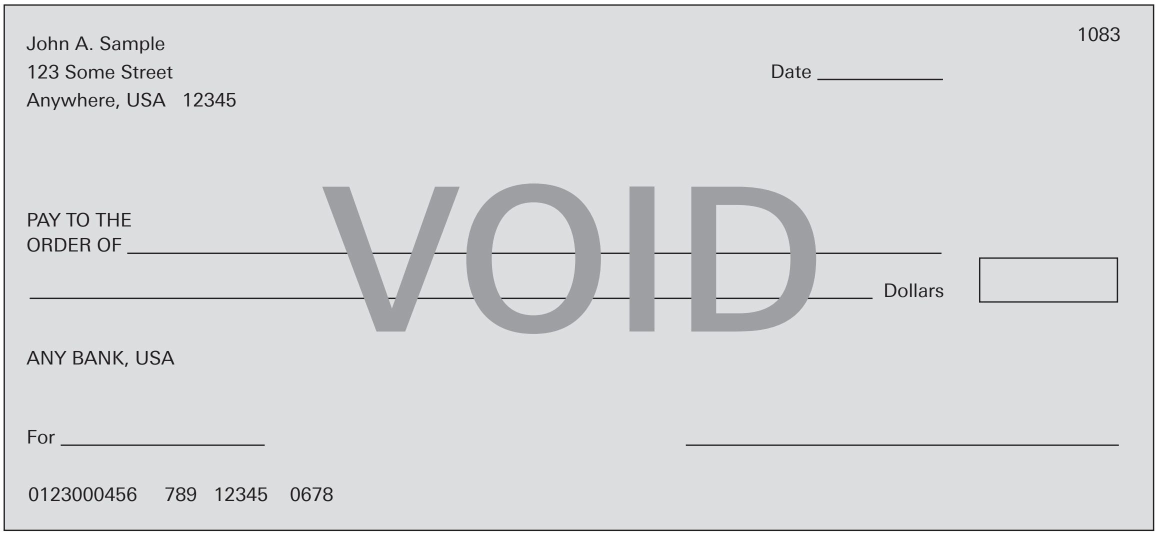
Step 4 Payment method (continued)

Tape a voided check or deposit slip here to transfer money from your DWS account to your bank account. The name and address must be preprinted on the check or deposit slip. Please write "VOID" on the check before sending.



Please indicate the type of account at your financial institution: Only one type should be selected. If no selection is made, checking will be the default. We cannot establish banking services from cash management, brokerage or mutual fund checks.

☐ Checking OR ☐ Savings

If the bank account registration does not match your DWS fund account registration, a Medallion Signature Guarantee is required for the DWS fund account owner(s) and all additional bank account owners

☐ Make check(s) payable to someone other than the participant or to an address other than the address on record.
Note: Please obtain a signature guarantee when completing Step 6.

Name of Payee

Mailing Address | City | State | Zip

Step 5 Tax withholding information

Distributions from your account are generally subject to Federal (and possibly state) income tax. Even if you elect not to have Federal income tax withheld, you are liable for the full payment of Federal income tax, any state or local taxes, and any penalties that may apply to the distribution. You also may be subject to tax penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are not adequate.

If you choose to withhold Federal taxes, DWS will withhold any mandatory state taxes as well. If you would like to provide for any other state withholding, including for states where withholding is voluntary, you must complete the state withholding section below.

Before selecting a withholding option, please consult your legal or tax counsel for advice and information concerning your particular situation. Neither DWS nor any of its representatives may give tax or legal advice. Withholding requirements, exclusions and withholding tax rates are subject to change at any time. For the most up-to-date information on your state's tax withholding requirements, visit your state's website.

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Section A: Withholding Exemptions (no mandatory withholding applied)

— Required minimum distribution
— Custodian to custodian transfer of funds (including direct rollover or contract exchange)
— Hardship distribution
— Return of excess contribution
— Distribution less than $200

Section B: Mandatory Federal Withholding

For distributions that are eligible for rollover, but not directly rolled over to a Traditional IRA, Roth IRA or an employer plan that accepts rollovers, DWS is required to apply a minimum of 20% federal withholding. If the participant elects to receive all or a portion of his/her account in cash, 20% of the distribution will be automatically withheld and forwarded to the IRS unless an exception applies. I understand that state withholding may be required.

Section C: Elective Federal Withholding

Required minimum distribution to participant at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older:

For this distribution, the default withholding rate is 10%. 10% of your distribution will be withheld and forwarded to the IRS unless you elect for a different rate to be withheld by completing Form W-4R. As indicated on Form W-4R, you can choose a rate between 0% (no Federal withholding) and 100%. If we do not receive a completed Form W-4R from you, we must withhold the default rate of 10% and you will be deemed to have elected this default rate. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its possessions. If you elect not to have withholding apply to your distribution, or if you do not have enough Federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient.

For automatic withdrawal plans: If you selected to take distributions as part of an automatic withdrawal plan in Step 4B above, your Federal withholding election will remain in effect until you change it. You may change or revoke your election at any time by sending a completed Form W-4R to the address provided in this form. Please allow adequate time for us to process your request before the next scheduled distribution.

Non-required distribution to participant at the applicable age for required minimum distributions set forth in the Internal Revenue Code or older, or any distribution to a participant under the age of the applicable age for required minimum distributions set forth in the Internal Revenue Code:

For this distribution, the default withholding rate is 20%. 20% of your distribution will be withheld and forwarded to the IRS unless you elect for a different rate to be withheld by completing Form W-4R. As indicated on Form W-4R, you can choose a rate greater than 20%, but you may not choose a rate less than 20%. If we do not receive a completed Form W-4R from you, we must withhold the default rate of 20%.

A copy of Form W-4R may be included with this distribution request form, or can be accessed at https://www.irs.gov/forms-instructions.

Section D: State Withholding

For states and the District of Columbia that mandate withholding on distributions, DWS will automatically withhold the minimum required amount and forward it to the appropriate revenue service only if you have also elected for Federal withholding above. If you would like to specify an amount greater than the minimum, or If you would like voluntary state withholding taken, please indicate below. If a state withholding option is selected and your state does not accept withholding, DWS will not take a state withholding from your distribution.

☐ Withhold a total of $ ______ and forward to my state revenue service. (If the dollar amount provided is less than the state minimum, DWS will withhold the minimum amount required by your state In addition, if there are multiple funds and/or accounts, the total withholding amount will be divided equally).

Step 6 | Signature(s)

403(b)(7) Participant

I certify under penalties of perjury that the Social Security number provided on this form is correct and I am a U.S. citizen or U.S. resident alien. I request the above distribution and certify that I am (or the indicated alternate payee is) the proper party to receive payment(s) from this 403(b)(7) custodial account and that the information provided is true and accurate. I am aware of the tax consequences of taking this distribution. I certify that I have read the "Special tax notice regarding 403(b)(7) plan payments," which explains the tax options for plan distributions including the rollover options, federal income tax withholding and the special tax treatment of lump sum distributions. The Internal Revenue Service does not require your consent to any provision of this document other than certification of your Social Security number.

Name of Participant (please print)

Signature of 403(b)(7) Participant†

Date – MM/DD/YYYY

Affix Medallion Signature Guarantee or Guarantee stamp
(a notary seal is not acceptable)

Special note to Medallion Signature Guarantee guarantors: By affixing the Medallion Signature Guarantee, you are verifying the identity of the individuals and entities assigned to this account and are accepting liability for any misrepresentation as it applies to this registration and any accompanying documentation.

† If acting on behalf of the account owner, you must sign in the capacity of your title as it relates to this account, i.e. Joe Smith, Attorney-in-Fact; Mary Jackson, Guardian; etc. The institution providing the Medallion Signature Guarantee for these types of accounts will require additional documentation. You may wish to contact the institution to confirm the documentation they require to provide you with a Medallion Signature Guarantee.

Employer or Plan Administrator

(NOTE: ONLY REQUIRED FOR ACCOUNTS SET UP UNDER AN ERISA PLAN).

The employer or plan administrator certify that the 403(b)(7) participant listed above has incurred an event qualifying for a distribution according to the employer's ERISA plan or, if applicable, authorizes the contract exchange and that such amounts are fully vested and nonforfeitable. I understand that DWS Trust Company is not liable for processing this distribution request at my direction and has no duty to determine if this request complies with the terms of the employer's plan or its permissibility under the Internal Revenue Service rules.

Name of Employer (please print)

Signature of Employer or Plan Administrator

Date – MM/DD/YYYY

Affix Medallion Signature Guarantee or Guarantee stamp
(a notary seal is not acceptable)

Need to add the "Bank Account Owner if Different from Fund Owner (if applicable)" signature block and MSG. Please reference Form 10A

Medallion Signature Guarantee

A Medallion Signature Guarantee is issued by a bank, savings and loan, trust company, credit union, broker/dealer, or any member or participant of an approved signature guarantee program. Please note that a notary public is not an acceptable guarantor. An officer of the institution will ask for identification to be sure that you are, in fact, the person identified on this form and the person signing it. Once the guarantor has reviewed your request, verified your identity and your authority to act on the account presented to them, they will affix a Medallion Signature Guarantee stamp to your form.

DWS prefers Medallion Signature Guarantee stamps. We must receive an original stamp. If more than one signature is required on this form, we will need separate stamps for each signature. If you are obtaining a non-Medallion Signature Guarantee, please contact us. We may require additional documentation to complete your request.

Please mail completed form to:

DWS Service Company
PO Box 219151
Kansas City, MO 64121-9151

Overnight Address:

DWS Service Company
801 Pennsylvania Ave
Suite 219151
Kansas City, MO 64105-1307

Special Tax Notice Regarding 403(b)(7) Plan Payments

Your rollover options

You are receiving this notice because all or a portion of a payment you are receiving from the DWS 403(b)(7) Custodial Account (the "Plan") is eligible to be rolled over to an IRA or an employer plan. This notice is intended to help you decide whether to do such a rollover.

This notice describes the rollover rules that apply to payments from the Plan that are not from a designated Roth account (a type of account with special tax rules in some employer plans). If you also receive a payment from a designated Roth account in the Plan, you will be provided a different notice for that payment, and the Plan administrator or the payor will tell you the amount that is being paid from each account.

Rules that apply to most payments from a plan are described in the "General Information About Rollovers" section. Special rules that only apply in certain circumstances are described in the "Special Rules and Options" section.

General information about rollovers

How can a rollover affect my taxes?

You will be taxed on a payment from the Plan if you do not roll it over. If you are under age 59½ and do not do a rollover, you will also have to pay a 10% additional income tax on early distributions (generally, distributions made before age 59½), unless an exception applies. However, if you do a rollover, you will not have to pay tax until you receive payments later and the 10% additional income tax will not apply if those payments are made after you are age 59½ (or if an exception to the 10% additional income tax applies).

What types of retirement accounts and plans may accept my rollover?

You may roll over the payment to either an IRA (an individual retirement account or individual retirement annuity) or an employer plan (a tax-qualified plan, section 403(b) plan, or governmental section 457(b) plan) that will accept the rollover. The rules of the IRA or employer plan that holds the rollover will determine your investment options, fees, and rights to payment from the IRA or employer plan (for example, IRAs are not subject to spousal consent rules and IRAs may not provide loans). Further, the amount rolled over will become subject to the tax rules that apply to the IRA or employer plan.

How do I do a rollover?

There are two ways to do a rollover. You can do either a direct rollover or a 60-day rollover.

If you do a direct rollover the Plan will make the payment directly to your IRA or an employer plan. You should contact the IRA sponsor or the administrator of the employer plan for information on how to do a direct rollover.

If you do not do a direct rollover, you may still do a rollover by making a deposit into an IRA or eligible employer plan that will accept it. Generally, you will have 60 days after you receive the payment to make the deposit. If you do not do a direct rollover, the Plan is required to withhold 20% of the payment for federal income taxes (up to the amount of cash and property received other than employer stock). This means that, in order to roll over the entire payment in a 60-day rollover, you must use other funds to make up for the 20% withheld. If you do not roll over the entire amount of the payment, the portion not rolled over will be taxed and will be subject to the 10% additional income tax on early distributions if you are under age 59½ (unless an exception applies).

How much may I roll over?

If you wish to do a rollover, you may roll over all or part of the amount eligible for rollover. Any payment from the Plan is eligible for rollover, except:

— Certain payments spread over a period of at least 10 years or over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary);
— Required minimum distributions after age 70½ (if you were born before July 1, 1949), after age 72 (if you were born after June 30, 1949, or after death;

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— Hardship distributions;
— ESOP dividends;
— Corrective distributions of contributions that exceed tax law limitations;
— Loans treated as deemed distributions (for example, loans in default due to missed payments before your employment ends);
— Cost of life insurance paid by the Plan;
— Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution;
— Amounts treated as distributed because of a prohibited allocation of S corporation stock under an ESOP (also, there will generally be adverse tax consequences if you roll over a distribution of S corporation stock to an IRA); and
— Distributions of certain premiums for health and accident insurance.

The Plan administrator or the payor can tell you what portion of a payment is eligible for rollover.

If I don't do a rollover, will I have to pay the 10% additional income tax on early distributions?

If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the Plan (including amounts withheld for income tax) that you do not roll over, unless one of the exceptions listed below applies. This tax applies to the part of the distribution that you must include in income and is in addition to the regular income tax on the payment not rolled over.

The 10% additional income tax does not apply to the following payments from the Plan:
— Payments made after you separate from service if you will be at least age 55 in the year of the separation;
— Payments that start after you separate from service if paid at least annually in equal or close to equal amounts over your life or life expectancy (or the lives or joint life expectancy of you and your beneficiary;
— Payments from a governmental plan made after you separate from service if you are a qualified public safety employee and you will be at least age 50 in the year of the separation;
— Payments made due to disability;
— Payments after your death;
— Payments of ESOP dividends;
— Corrective distributions of contributions that exceed tax law limitations;
— Cost of life insurance paid by the Plan;
— Payments made directly to the government to satisfy a federal tax levy;
— Payments made under a qualified domestic relations order (QDRO);
— Payments of up to $5,000 made to you from a defined contribution plan if the payment is a qualified birth or adoption distribution;
— Payments up to the amount of your deductible medical expenses (without regard to whether you itemize deductions for the taxable year);
— Certain payments made while you are on active duty if you were a member of a reserve component called to duty after September 11, 2001 for more than 179 days;
— Payments of certain automatic enrollment contributions requested to be withdrawn within 90 days of the first contribution;
— Payments for certain distributions relating to certain federally declared disasters; and
— Phased retirement payments made to federal employees.

If I do a rollover to an IRA, will the 10% additional income tax apply to early distributions from the IRA?

If you receive a payment from an IRA when you are under age 59½, you will have to pay the 10% additional income tax on early distributions on the part of the distribution that you must include in income, unless an exception applies. In general, the exceptions to the 10% additional income tax for early distributions from an IRA are the same as the exceptions listed above for early distributions from a plan. However, there are a few differences for payments from an IRA, including:
— The exception for payments made after you separate from service if you will be at least age 55 in the year of the separation (or age 50 for qualified public safety employees) does not apply;
— The exception for qualified domestic relations orders (QDROs) does not apply (although a special rule applies under which, as part of a divorce or separation agreement, a tax-free transfer may be made directly to an IRA of a spouse or former spouse); and
— The exception for payments made at least annually in equal or close to equal amounts over a specified period applies without regard to whether you have had a separation from service.
— There are additional exceptions for payment from an IRA, including (1) payments for qualified higher education expenses, (2) payments up to $10,000 used in a qualified first-time home purchase, and (3) payments for health insurance premiums after you have received unemployment compensation for 12 consecutive weeks (or would have been eligible to receive unemployment compensation but for self-employed status).

Will I owe State income taxes?

This notice does not describe any State or local income tax rules (including withholding rules).

If your payment includes after-tax contributions

After-tax contributions included in a payment are not taxed. If you receive a partial payment of your total benefit, an allocable portion of your after-tax contributions is included in the payment, so you cannot take a payment of only after-tax contributions. However, if you have pre-1987 after-tax contributions maintained in a separate account, a special rule may apply to determine whether the after-tax contributions are included in a payment. In addition, special rules apply when you do a rollover, as described below.

You may roll over to an IRA a payment that includes after-tax contributions through either a direct rollover or a 60-day rollover. You must keep track of the aggregate amount of the after-tax contributions in all of your IRAs (in order to determine your taxable income for later payments from the IRAs). If you do a direct rollover of only a portion of the amount paid from the Plan and at the same time the rest is paid to you, the portion directly rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions. In this case, if you directly roll over $10,000 to an IRA that is not a Roth IRA, no amount is taxable because the $2,000 amount not directly rolled over is treated as being after-tax contributions. If you do a direct rollover of the entire amount paid from the Plan to two or more destinations at the same time, you can choose which destination receives the after-tax contributions.

Similarly, if you do a 60-day rollover to an IRA of only a portion of a payment made to you, the portion rolled over consists first of the amount that would be taxable if not rolled over. For example, assume you are receiving a distribution of $12,000, of which $2,000 is after-tax contributions, and no part of the distribution is directly rolled over. In this case, if you roll over $10,000 to an IRA that is not a Roth IRA in a 60-day rollover, no amount is taxable because the $2,000 amount not rolled over is treated as being after-tax contributions.

You may roll over to an employer plan all of a payment that includes after-tax contributions, but only through a direct rollover (and only if the receiving plan separately accounts for after-tax contributions and is not a governmental section 457(b) plan). You can do a 60-day rollover to an employer plan of part of a payment that includes after-tax contributions, but only up to the amount of the payment that would be taxable if not rolled over.

If you miss the 60-day rollover deadline

Generally, the 60-day rollover deadline cannot be extended. However, the IRS has the limited authority to waive the deadline under certain extraordinary circumstances, such as when external events prevented you from completing the rollover by the 60-day rollover deadline. Under certain circumstances, you may claim eligibility for a waiver of the 60-day rollover deadline by making a written self-certification. Otherwise, to apply for a waiver from the IRS, you must file a private letter ruling request with the IRS. Private letter ruling requests require the payment of a nonrefundable user fee. For more information, see IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs).**

If you have an outstanding loan that is being offset

If you have an outstanding loan from the Plan, your Plan benefit may be offset by the outstanding amount of the loan, typically when your employment ends. The offset amount is treated as a distribution to you at the time of the offset. Generally, you may roll over all or any portion of the offset amount. Any offset amount that is not rolled over will be taxed (including the 10% additional income tax on early distributions, unless an exception applies). You may roll over offset amounts to an IRA or an employer plan (if the terms of the employer plan permit the plan to receive plan loan offset rollovers).

How long you have to complete the rollover depends on what kind of plan loan offset you have. If you have a qualified plan loan offset, you will have until your tax return due date (including extensions) for the tax year during which the offset occurs to complete your rollover. A qualified plan loan offset occurs when a plan loan in good standing is offset because your employer plan terminates, or because you sever from employment. If your plan loan offset occurs for any other reason, then you have 60 days from the date the offset occurs to complete your rollover.

If you were born on or before January 1, 1936

If you were born on or before January 1, 1936 and receive a lump sum distribution that you do not roll over, special rules for calculating the amount of the tax on the payment might apply to you. For more information, see IRS Publication 575, **Pension and Annuity Income.**

If you are an eligible retired public safety officer and your payment is used to pay for health coverage or qualified long-term care insurance

If the Plan is a governmental plan, you retired as a public safety officer, and your retirement was by reason of disability or was after normal retirement age, you can exclude from your taxable income Plan payments paid directly as premiums to an

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accident or health plan (or a qualified long-term care insurance contract) that your employer maintains for you, your spouse, or your dependents, up to a maximum of $3,000 annually. For this purpose, a public safety officer is a law enforcement officer, firefighter, chaplain, or member of a rescue squad or ambulance crew.

If you roll over your payment to a Roth IRA

If you roll over a payment from the Plan to a Roth IRA, a special rule applies under which the amount of the payment rolled over (reduced by any after-tax amounts) will be taxed. In general, the 10% additional income tax on early distributions will not apply. However, if you take the amount rolled over out of the Roth IRA within the 5-year period that begins on January 1 of the year of the rollover, the 10% additional income tax will apply (unless an exception applies).

If you roll over the payment to a Roth IRA, later payments from the Roth IRA that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a Roth IRA is a payment made after you are age 59½ (or after your death or disability, or as a qualified first-time homebuyer distribution of up to $10,000) and after you have had a Roth IRA for at least 5 years. In applying this 5-year rule, you count from January 1 of the year for which your first contribution was made to a Roth IRA. Payments from the Roth IRA that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies). You do not have to take required minimum distributions from a Roth IRA during your lifetime. For more information, see IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs), and IRS Publication 590-B, Distributions from Individual Retirement Arrangements (IRAs).**

If you do a rollover to a designated Roth account in the Plan

You cannot roll over a distribution to a designated Roth account in another employer's plan. However, you can roll the distribution over into a designated Roth account in the distributing Plan. If you roll over a payment from the Plan to a designated Roth account in the Plan, the amount of the payment rolled over (reduced by any after-tax amounts directly rolled over) will be taxed. However, the 10% additional tax on early distributions will not apply (unless you take the amount rolled over out of the designated Roth account within the 5-year period that begins on January 1 of the year of the rollover).

If you roll over the payment to a designated Roth account in the Plan, later payments from the designated Roth account that are qualified distributions will not be taxed (including earnings after the rollover). A qualified distribution from a designated Roth account is a payment made both after you are age 59½ (or after your death or disability) and after you have had a designated Roth account in the Plan for at least 5 years. In applying this 5-year rule, you count from January 1 of the year your first contribution was made to the designated Roth account. However, if you made a direct rollover to a designated Roth account in the Plan from a designated Roth account in a plan of another employer, the 5-year period begins on January 1 of the year you made the first contribution to the designated Roth account in the Plan or, if earlier, to the designated Roth account in the plan of the other employer. Payments from the designated Roth account that are not qualified distributions will be taxed to the extent of earnings after the rollover, including the 10% additional income tax on early distributions (unless an exception applies).

If you are not a Plan participant

Payments after death of the participant. If you receive a distribution after the participant's death that you do not roll over, the distribution will generally be taxed in the same manner described elsewhere in this notice. However, the 10% additional income tax on early distributions and the special rules for public safety officers do not apply, and the special rule described under the section "If you were born on or before January 1, 1936" applies only if the participant was born on or before January 1, 1936.

If you are a surviving spouse. If you receive a payment from the Plan as the surviving spouse of a deceased participant, you have the same rollover options that the participant would have had, as described elsewhere in this notice. In addition, if you choose to do a rollover to an IRA, you may treat the IRA as your own or as an inherited IRA.

An IRA you treat as your own is treated like any other IRA of yours, so that payments made to you before you are age 59½ will be subject to the 10% additional income tax on early distributions (unless an exception applies) and required minimum distributions from your IRA do not have to start until after you are age 70½ (if you were born before July 1, 1949) or age 72 (if you were born after June 30, 1949).

If you treat the IRA as an inherited IRA, payments from the IRA will not be subject to the 10% additional income tax on early distributions. However, if the participant had started taking required minimum distributions, you will have to receive required minimum distributions from the inherited IRA. If the participant had not started taking required minimum distributions from the Plan, you will not have to start receiving required minimum distributions from the inherited IRA until the year the participant would have been age 70½ (if the participant was born before July 1, 1949) or age 72 (if the participant was born after June 3, 1949).

continued on next page

Special rules and options (continued)

If you are a surviving beneficiary other than a spouse. If you receive a payment from the Plan because of the participant's death and you are a designated beneficiary other than a surviving spouse, the only rollover option you have is to do a direct rollover to an inherited IRA. Payments from the inherited IRA will not be subject to the 10% additional income tax on early distributions. You will have to receive required minimum distributions from the inherited IRA.

Payments under a qualified domestic relations order. If you are the spouse or former spouse of the participant who receives a payment from the Plan under a qualified domestic relations order (QDRO), you generally have the same options and the same tax treatment that the participant would have (for example, you may roll over the payment to your own IRA or an eligible employer plan that will accept it). However, payments under the QDRO will not be subject to the 10% additional income tax on early distributions.

If you are a nonresident alien

If you are a nonresident alien and you do not do a direct rollover to a U.S. IRA or U.S. employer plan, instead of withholding 20%, the Plan is generally required to withhold 30% of the payment for federal income taxes. If the amount withheld exceeds the amount of tax you owe (as may happen if you do a 60-day rollover), you may request an income tax refund by filing Form 1040NR and attaching your Form 1042-S. See Form W-8BEN for claiming that you are entitled to a reduced rate of withholding under an income tax treaty. For more information, see also IRS Publication 519, U.S. **Tax Guide for Aliens, and IRS Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.**

Other special rules

If a payment is one in a series of payments for less than 10 years, your choice whether to make a direct rollover will apply to all later payments in the series (unless you make a different choice for later payments).

If your payments for the year are less than $200 (not including payments from a designated Roth account in the Plan), the Plan is not required to allow you to do a direct rollover and is not required to withhold federal income taxes. However, you may do a 60-day rollover.

Unless you elect otherwise, a mandatory cashout of more than $1,000 (not including payments from a designated Roth account in the Plan) will be directly rolled over to an IRA chosen by the Plan administrator or the payor. A mandatory cashout is a payment from a plan to a participant made before age 62 (or normal retirement age, if later) and without consent, where the participant's benefit does not exceed $5,000 (not including any amounts held under the plan as a result of a prior rollover made to the plan).

You may have special rollover rights if you recently served in the U.S. Armed Forces. For more information on special rollover rights related to the U.S. Armed Forces, see IRS Publication 3, Armed Forces' Tax Guide. You also may have special rollover rights if you were affected by a federally declared disaster (or similar event), or if you received a distribution on account of a disaster. For more information on special rollover rights related to disaster relief, see the IRS website at www.irs.gov.

For more information

You may wish to consult with the Plan administrator or payor, or a professional tax advisor, before taking a payment from the Plan. Also, you can find more detailed information on the federal tax treatment of payments from employer plans in: IRS Publication 575, Pension and Annuity Income; IRS Publication 590-A, **Contributions to Individual Retirement Arrangements (IRAs);** IRS Publication 590-B, **Distributions from Individual Retirement Arrangements (IRAs); and IRS Publication 571, Tax-Sheltered Annuity Plans (403(b) Plans).** These publications are available from a local IRS office, on the web at www.irs.gov, or by calling 1-800-TAX-FORM.

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Form **W-4R**

Department of the Treasury
Internal Revenue Service

Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions

Give Form W-4R to the payer of your retirement payments.

OMB No. 1545-0074

2025

1a First name and middle initial	Last name	**1b Social security number**

Address

City or town, state, and ZIP code

Your withholding rate is determined by the type of payment you will receive.

- 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% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

2 Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . **2** %

Sign Here

Your signature (This form is not valid unless you sign it.) **Date**

General Instructions

Section references are to the Internal Revenue Code.

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.

2025 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%**
15,000	**10%**	30,000	**10%**	22,500	**10%**
26,925	**12%**	53,850	**12%**	39,500	**12%**
63,475	**22%**	126,950	**22%**	87,350	**22%**
118,350	**24%**	236,700	**24%**	125,850	**24%**
212,300	**32%**	424,600	**32%**	219,800	**32%**
265,525	**35%**	531,050	**35%**	273,000	**35%**
641,350*	**37%**	781,600	**37%**	648,850	**37%**

* If married filing separately, use $390,800 instead for this 37% rate.

General Instructions *(continued)*

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 2025, 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; and
- Emergency personal expense distributions.

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

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 $65,000 without the payment. Step 1: Because your total income without the payment, $65,000, is greater than $63,475 but less than $118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, $85,000, is greater than $63,475 but less than $118,350, 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 $61,000 without the payment. Step 1: Because your total income without the payment, $61,000, is greater than $26,925 but less than $63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, $81,000, is greater than $63,475 but less than $118,350, the corresponding rate is 22%. The two rates differ. $2,475 of the $20,000 payment is in the lower bracket ($63,475 less your total income of $61,000 without the payment), and $17,525 is in the higher bracket ($20,000 less the $2,475 that is in the lower bracket). Multiply $2,475 by 12% to get $297. Multiply $17,525 by 22% to get $3,856. The sum of these two amounts is $4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the $20,000 payment ($4,153 divided by $20,000). Enter “21” 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.