



# IRA Distribution Request

Use this form for redeeming from your IRA account.

All sections must be completed before we can process your IRA Distribution Request.

## 1 REGISTRATION INFORMATION (as it appears on your existing IRA account)

Name *first, middle, last* \_\_\_\_\_ Account Number \_\_\_\_\_

Last Four Digits SSN or Tax ID # \_\_\_\_\_ Date of Birth *mm/dd/yyyy* \_\_\_\_\_ Email Address \_\_\_\_\_

Daytime Phone *area code, number, extension* \_\_\_\_\_ Evening Phone *area code, number, extension* \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

## 2 REASON FOR DISTRIBUTION (Check only one option)

- A.** Normal. *(I am over age 59 1/2)*
- B.** Premature. *(No IRS exception applies)*
- C.** Premature. *(IRS exception applies)*
- D.** Disability. *(I am disabled as defined by the Internal Revenue Code)*
- E.** Rollover. *(The withdrawal will be reported to you and to the IRS as either a premature or as a normal distribution depending on your age.)*
- F.** Death. *(Each beneficiary of a deceased Depositor must complete this form and have his/her signature guaranteed.)*  
*Additionally, we must receive a certified copy of the death certificate. If no named beneficiary, the legal representative of the estate, must complete this form, have their signature guaranteed, and enclose a certified copy of his/her court appointment with a certified copy of the death certificate.*
- G.** Correction. *(Removal/Correction of Contribution)*

## 3 PAYMENT ALLOCATION

Please take the distribution from my Pear Tree funds as follows:

1. Pear Tree Quality Fund	\$ _____
2. Pear Tree Polaris Small Cap Fund	\$ _____
3. Pear Tree Polaris Foreign Value Fund	\$ _____
4. Pear Tree Polaris Foreign Value Small Cap Fund	\$ _____
5. Pear Tree Axiom Emerging Markets World Equity Fund	\$ _____
5. Pear Tree PNC International Small Cap Fund	\$ _____
<b>Total:</b>	\$ _____

## 4 INSTRUCTIONS FOR REMOVAL/CORRECTION OF CONTRIBUTION

- Contribution was made for tax year \_\_\_\_\_
- My tax-filing deadline for that year, plus any applicable extensions, is \_\_\_\_\_
- My excess contribution was deposited with Pear Tree Funds on \_\_\_\_\_

## 5 PAYMENT OPTION (Check only one option)

- A. Redeem all shares and close account**
- B. One time payment, to be paid when we receive this completed form:** \$ \_\_\_\_\_
- C. Fixed dollar amount to be paid periodically.**

Indicate amount here. \$ \_\_\_\_\_ per payment (monthly, quarterly or annually to be specified in Section 7 below)

## 6 DELIVERY INSTRUCTIONS (Check only one option)

- A. Mail the check** to the IRA holder at the address on record.
- B. Deposit into my Pear Tree Funds non-retirement account:** Current non-retirement account # \_\_\_\_\_
- C. Make check payable to:** \_\_\_\_\_
- D. ACH (Automatic Clearing House):** Transfer pursuant to the banking instructions on record. If you are establishing or changing your banking instructions, **please tape a blank, voided check below.**
- E. Electronic "Wire":** Transfer pursuant to the banking instructions on record. A \$15.00 wire fee applies. One-time distributions only. Not available for systemic withdrawals. Proceeds are usually wired the next day. If you are establishing or changing your banking instructions, **please enclose a blank, voided check.**

## 7 PAYMENT SCHEDULE

**Beginning date** complete if you checked C in Section 5 above

- To begin immediately (on or about the 3rd day of the next month) or
- To begin on: \_\_\_\_\_  
Month/Year

### Payment frequency

Periodic payments to be made on or around the 3rd day of the month (choose only one):

- Monthly       Quarterly       Annually

## 8 INCOME TAX WITHHOLDING (form W-4P)

Generally, retirement distributions are subject to federal and, in some states, state income tax. The law requires 10% Federal tax withholding unless you elect otherwise. This does not apply to Roth IRA distributions. You may make a withholding election by selecting one of the options below. Your election will remain in effect for any subsequent distributions unless you change or revoke it by providing us with a new election.

**Please select one of the following:**

- I elect **not** to withhold Federal income taxes from my distribution(s)
- I elect to withhold the minimum 10% of the distribution for Federal income tax
- I elect to withhold the following percentage (must be greater than 10%) or specific dollar amount for Federal income tax  
\_\_\_\_\_ % OR \$ \_\_\_\_\_

**Caution:** Even if you elect not to have Federal income tax withheld, you are liable for payment of Federal income tax on the taxable portion of your distribution. You also may be subject to tax penalties under the estimated tax payment ruled if your payments of estimated tax and withholding, if any, are not adequate.

Some states require state income tax withholding if Federal taxes are withheld. If your address is located in one of these states, we will withhold the minimum required by your state unless you specify a higher amount below.

Some states require withholding unless you specifically elect not to have tax withheld. We will automatically withhold the minimum required by your state unless you check one of the boxes below.

- I elect **not** to withhold state income tax from my distribution(s)
- I elect to withhold my state's minimum requirement
- I elect to withhold the following percentage or specific dollar amount for state income tax  
(must be greater than your state's minimum requirement)  
\_\_\_\_\_ % OR \$ \_\_\_\_\_

## 9 TAX CERTIFICATION AND SIGNATURE

By signing this form, I authorize State Street Bank & Trust Co. and its service agents to redeem shares from my Pear Tree Funds IRA. I understand that Pear Tree Funds does not provide IRA distribution tax advice and that I am responsible for the payment of taxes.

The undersigned individual authorizes the withdrawal and withholding election herein specified. The undersigned acknowledges that the information contained on this form is accurate and that it is the undersigned's responsibility to determine correctly the amount of tax that may be due based on all IRA accounts the undersigned may own (including those not known by or not under the control of the Custodian).

The undersigned agrees to hold harmless the Custodian and its agents and service providers, including Pear Tree Funds, from any losses or expenses incurred if such information is not correct. The undersigned acknowledges that it is his/her responsibility to properly calculate, report and pay all taxes due with respect to the withdrawal herein specified.

\_\_\_\_\_  
**Signature of IRA account owner**

\_\_\_\_\_  
**Date mm/dd/yyyy**

SIGNATURE GUARANTEE: **(required if redemption amount is over \$100,000)**

Signature guaranteed by: \_\_\_\_\_

\_\_\_\_\_  
Name of Bank or Dealer Firm

\_\_\_\_\_  
**Signature of Officer and Title**



**Mailing Address:\***

Pear Tree Funds  
Attention: Transfer Agent  
55 Old Bedford Road, Suite 202  
Lincoln, MA 01773

\*For both standard and overnight Shipping



**Phone Number:**

(800)-326-2151



**Website:**

[www.peartreefunds.com](http://www.peartreefunds.com)