



# Request for IRA Required Minimum Distribution (RMD)

Use this form for redeeming from your IRA or 403(b) account if you are 70 1/2 years old or older.

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 RMD TABLE CALCULATION (Check only one option)

- A. Uniform Lifetime Table. (For use by an IRA account owner)
- B. Joint Life & Last Survivor Expectancy Table. (For use by an owner whose spouse is more than 10 years younger)
- Date of Birth of Spouse \_\_\_\_\_
- C. Single Life Expectancy Table. (If you are a Beneficiary IRA account owner)

## 3 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 4 below)
- D. If you would like us to calculate the amount of your RMD and establish a systematic withdrawal based on that amount, please choose from the options below:
- Calculate my RMD for *current* year and distribute only the current year's RMD with the frequency indicated below
- Calculate my RMD *every* year until further notice from me and distribute with the frequency indicated below

## 4 PAYMENT SCHEDULE (Complete if you checked C or D in Section 3 above)

### Beginning date

- 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):

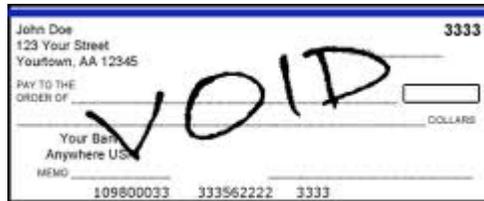
Monthly       Quarterly       Annually

## 5 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	_____ %	_____ \$
6. Pear Tree PNC International Small Cap Fund	_____ %	_____ \$
<b>Total:</b>	_____ %	_____ \$

## 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. 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.**
- D. 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 tape a blank, voided check below.**



## 7 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 rules 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 \$ \_\_\_\_\_

## 8 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.

### **Under the penalties of perjury, I certify that:**

1. The number shown on this form is my correct taxpayer identification number.
2. I am not subject to backup withholding either because I have not been notified that I am subject to backup withholding as a result of a failure to report all dividends, or the Internal Revenue Service (IRS) has notified me that I am no longer subject to backup withholding.
3. I am a U.S. person (including a U.S. resident alien).

**Note: You must cross out item 2 above if you have been notified that you are subject to backup withholding by the IRS and you are currently subject to backup withholding because of underreporting interest or dividends on your tax return.**

**The IRS does not require your consent to any provision of this document other than certification required to avoid backup withholding.**

\_\_\_\_\_  
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)