



## 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 ½)*
- 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 INSTRUCTIONS FOR REMOVAL/CORRECTION OF CONTRIBUTION

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

### 4 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)*

## 5 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):

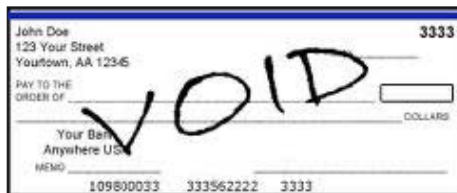
- Monthly     Quarterly     Annually

## 6 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 Polaris International Opportunities Fund | _____ %                  | \$ _____ |
| 7. Pear Tree Essex Environmental Opportunities Fund   | _____ %                  | \$ _____ |
| 8. Proportionally Across All Owned Funds              | <input type="checkbox"/> |          |
| 9. Other Pear Tree Fund _____                         | _____ %                  | \$ _____ |

## 7 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:** # \_\_\_\_\_
- 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.**



## 8 FEDERAL INCOME TAX WITHHOLDING (form W-4R)

Generally, retirement distributions are subject to federal income tax. The law requires 10% Federal Tax withholding unless you elect otherwise. Your federal tax 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%. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories. See the Marginal Rate Tables (below) for more information.

Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions and the Marginal Rate Tables (below) for additional information. Enter the rate as a whole number (no decimals). Withhold Federal Income Tax of \_\_\_\_\_ %

Caution: Even if you elect not to have Federal income tax withhold, 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.

**Note:** Unless a previous federal income tax withholding election is in place, or you indicate a different withholding amount above, we will withhold federal income tax at a default rate of 10%. Your withholding election is valid until you change it.

Please see Section #8 for options for state income tax withholding.

2023 Federal Marginal Rate Table

2023 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 <b>"Suggestion for determining withholding"</b> below for more information on how to use this table.					
Single or Married filing separately		Married filing jointly or Qualifying widow(er)		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%
13,850	10%	27,700	10%	20,800	10%
24,850	12%	49,700	12%	36,500	12%
58,575	22%	117,150	22%	80,650	22%
109,225	24%	218,450	24%	116,150	24%
195,950	32%	391,900	32%	202,900	32%
245,100	35%	490,200	35%	252,050	35%
591,975*	37%	721,450	37%	598,900	37%
*If married filing separately, use \$360,725 instead for this 37% rate.					

For more information on IRS withholding tables and instructions on Form W-4R and the related worksheets, please visit [irs.gov/pub/irs-pdf/fw4r.pdf](https://irs.gov/pub/irs-pdf/fw4r.pdf). For your convenience, a federal income tax withholding calculator can be found at [irs.gov/W4App](https://irs.gov/W4App).

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## 9 STATE INCOME TAX WITHHOLDING

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      \$ \_\_\_\_\_

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## 10 TAX CERTIFICATION AND SIGNATURE

By signing this form, I authorize UMB Bank, n.a. 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).

# 10 TAX CERTIFICATION AND SIGNATURE (Continued)

**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)