



# DISTRIBUTION

Morgan Keegan & Company, Inc  
IRA Operations Department  
50 North Front Street  
Memphis, TN 38103

Account Name: \_\_\_\_\_ Total distribution: Yes No Branch Code: \_\_\_\_\_

Account Number: \_\_\_\_\_ Branch Contact: \_\_\_\_\_

Special Payment Instructions: (checks will be mailed to the address shown on the account unless otherwise noted)

### Distribution Type for IRS Reporting

- Early – before age 59½ with no known exception (subject to 10% penalty tax)
- Early/Exception – certain health ins. premiums, medical/educ. expenses or first-time home purchase
- Early/Exception – substantially equal periodic payments
- Conversion to Roth IRA Account \_\_\_\_\_
- Disability Distribution (not subject to penalty tax)
- Beneficiary Distribution – beneficiary of a deceased IRA owner (not subject to penalty tax)
- Normal Distribution – on or after age 59½
- Refund of Excess Contribution \$\_\_\_\_\_ for \_\_\_\_\_ Tax Year; Earnings Attributable \$\_\_\_\_\_
- Direct Distribution to Employer-Sponsored Qualified Plan
- Early SIMPLE Distribution (subject to 25% penalty tax)

### Distribution Method and Frequency

Single Payment of \$\_\_\_\_\_ (gross amount)  
ACH Manual Check Journal to Account: \_\_\_\_\_ Fed Funds Wire

Installment Payments Monthly Quarterly Semi-Annually Annually  
Amount \$\_\_\_\_\_ (gross amount) Payment Beginning Date: \_\_\_\_\_

ACH Automatic Check Automatic Journal to Account: \_\_\_\_\_  
Dividends and Interest Payments Monthly Quarterly Semi-Annually Annually  
ACH Automatic Check Payment Beginning Date: \_\_\_\_\_

RMD Auto-Calc Auto-Pay Monthly Quarterly Semi-Annually Annually  
ACH Automatic Check Payment Beginning Date: \_\_\_\_\_

In Kind: \_\_\_\_\_ shares of \_\_\_\_\_

Journal to Account: \_\_\_\_\_ Register and Ship

**Withholding Election – Form W-4P/OMB No. 1545-0415** You may use this Substitute Form W-4P to instruct Morgan Keegan to withhold no tax from your IRA payments or to change or revoke your election. Your election will remain in effect for any subsequent distribution unless you change or revoke it. *Caution: There are penalties for not paying enough tax during the year, either through withholding or estimated tax payments. New retirees, especially, should see IRS Publication 505. It explains the estimated tax requirements and penalties in detail. You may be able to avoid quarterly estimated tax payments by having enough tax withheld from your pension or annuity using Form W-4P.*

I **ELECT** to withhold Federal Income Tax of \_\_\_\_\_ (not less than 10%) from the gross amount distributed.  
I elect **NOT** to have Federal Income Tax withheld. I understand that I may be subject to Federal Income Tax penalties under the estimated tax payment rules if my payments of the estimated tax and withholding are insufficient.

I am a resident of Arkansas, Georgia, Indiana, Kentucky, Louisiana, Maryland, Missouri, North Carolina, Ohio, South Carolina, or Virginia and I **ELECT** to withhold State Income Tax of \_\_\_\_\_ from the gross amount distributed.

I hereby authorize and direct Morgan Keegan & Company, Inc. to withdraw funds from the above-mentioned account and to disburse them according to the instructions given. Morgan Keegan may rely on this certification without further investigation and shall therefore incur no liability. I understand that I should obtain the advice of a tax advisor prior to this distribution regarding the penalties and taxes that will apply if I fail to complete a rollover within 60 days or attempt to rollover more than one distribution within a twelve (12) month period. I certify that Morgan Keegan has not provided tax advice to me and all decisions regarding this distribution are my own. I expressly assume the responsibility for any adverse consequences which may arise from this distribution and accept responsibility for payment of any tax, and if applicable, penalties on this distribution.

Customer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Home Address: \_\_\_\_\_ SSN: \_\_\_\_\_

### For Office Use Only:

P / D	IRS Code	Net Amount	Fed W/H	State W/H	Description