



IRA Distribution Request

Precious Metals Held at Texas Precious Metals Depository

Looking for an easier, faster way to submit paperwork? Try the **SERVICENOW** option at www.StrataTrust.com/Forms

- ◆ E-sign and transmit directly to STRATA
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Use this form to take an in-kind, or in-kind plus cash, distribution of precious metals held at Texas Precious Metals Depository from your STRATA Trust Company “(STRATA)” IRA.

STRATA will report this distribution to the IRS based on the *spot price* of the material being distributed on [Form 1099-R](#). Please see STRATA's [Precious Metals Disclosure](#) or refer to STRATA's Knowledge Center for additional information on [Distributions](#).

Is this request to satisfy your annual Required Minimum Distribution? ☐ Yes ☐ No

Section 1		Account Information			
Accountholder Name			Account Number		
Social Security Number (Last 4 Digits Only)	Daytime Phone	Birthdate	Email		
Address of Record (Last known address used if blank)					
City		State		Zip	
Account Type	<input type="checkbox"/> Traditional <input type="checkbox"/> Roth <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE			Domicile Tax State for State Withholding	State

Section 2	Type of Distribution (Select One)
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Traditional/SEP/SIMPLE IRA

☐ Normal Distribution - I am age 59½ or older. (Form 1099R-Code 7)

Roth IRA

☐ Qualified Roth Distribution - I am age 59½ or older and have met the 5-year holding period. (Form 1099R-Code Q)

☐ Roth Early Distribution – No exception applies, I am age 59½ and the 5-year holding period has not been met. (Form 1099R-Code J)

Traditional/Roth/SEP/SIMPLE IRA

☐ Early/Premature Distribution - I am not yet age 59½.

- If taking a premature distribution for which an exception applies, including tax levy. Please contact your tax professional to determine if IRA Form 5329 needs to be filed. STRATA only reports the amount as a premature distribution. (Traditional IRA - Form 1099R-Code 1; Roth IRA – Form 1099R-Code J)

☐ Permanent Disability - I am not yet at 59½, and I am permanently disabled within the meaning of IRC Sec 72(m)(7).

- Please consult your tax professional for assistance. (Traditional IRA - Form 1099R-Code 3; Roth IRA - Form 1099R-Code J)

☐ Timely refund of excess or nondeductible contribution plus earnings for tax year: _____

☐ Refund of principal amount of excess contribution after tax filing date for tax year: _____

☐ Divorce: Must attach a certified copy of the divorce decree or other legal document.

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- ☐ Death: Must attach a certified copy of the death certificate is required. (Form 1099R–Code 4)
- ☐ Revocation: Must be requested within 7 days of account establishment.

Section 3 Distribution Options

A verbal confirmation from the phone number of record may be required for this transaction. If so, a STRATA team member will reach out to confirm your account information and the details of your distribution request including Distribution Option details. For accountholders that wish to take a cash distribution, you must contact a gold broker to liquidate the metals in the account and then submit the [IRA Distribution Request](#) form to complete your request.

STEP 1: Type of Distribution:

_____ Partial Distribution _____ Complete Distribution (Account will be closed and the termination fee will apply.)

STEP 2: Distribution Method: (Select all that apply)

- ☐ All available **cash** (contact dealer if liquidation is necessary).
- ☐ **Cash** in the amount of \$ _____ (Gross Amount)
- ☐ **In-Kind Distribution** - Specify how you would like to receive your asset(s) below:
 - ☐ **Ship** - Ship my material to the address of record.
 - Texas Precious Metals Depository will contact you with your shipping charges and collect payment via debit/credit card as soon as shipping fees have been calculated.
 - Once your payment is collected, Texas Precious Metals Depository will ship your materials via UPS Next Day Air.
 - ☐ **Personal Storage** - Move my material to personal storage, my account number is _____.

Personal storage is only a valid option if you currently have a personal storage account set up. If you do not currently have a personal storage account with Texas Precious Metals Depository, please contact them at 361.594.3624, Option 5 to establish an account. Once the account number is obtained, you may proceed with this option.
 - ☐ **Pick-Up** - I would like to pick up my materials in person (2-person allowance max).

Required for personal pickup:

 - Copy of valid Driver's License (DL required for all individuals)
 - License Plate number of Vehicle _____
 - Make, Model and Color of Vehicle _____

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For In-Kind Distributions:		
# of Metals	Description of Metals	Approximate Value

STEP 3: How Will Your Cash Be Delivered? (If applicable to your Distribution Option selection, select ACH, Send Wire, or Check.)

<input type="checkbox"/> ACH Transfer		
Bank Name		Bank Phone
Bank Location	City	State
ABA Routing #	Must be 9 digits	
Name on Account		Account #
<input type="checkbox"/> Send Wire (A wire fee will be incurred – see STRATA's IRA Fee Schedule)		
Bank Name		Bank Phone
Bank Location	City	State
Wire Routing # (Different from ACH Routing, Verify with Financial Institution)	Must be 9 digits	
Name on Account		Account #
For Further Credit To:		Account #

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<input type="checkbox"/> Send Check	A check will be mailed to your address of record, so please verify that STRATA has your current address on file. All checks will be sent via U.S. Mail unless you select overnight delivery.	
Make Check Payable to:		
Send By	<input type="checkbox"/> U.S. Mail	<input type="checkbox"/> Overnight – see STRATA's IRA Fee Schedule

Section 4

Federal Tax Withholding Election and Information

If withholding is requested, there must be sufficient cash in your account to remit this withholding amount along with the associated withholding fee.

Please read the **Withholding Notice Information** below and make your federal withholding election. If you do not choose an election, we are required to withhold federal taxes at a flat 10% rate. We will not reverse any federal withholding in the event you neglect to make an election. The minimum allowable amount for federal withholding is 10%. Federal withholding must be designated as either a percentage or dollar amount. See *IRS Publication 505: Tax Withholding and Estimated Tax* available on the IRS website, www.irs.gov.

Federal Withholding Election (Fee Applies – see STRATA's IRA Fee Schedule)

<input type="checkbox"/>	I elect NOT to have Federal Income Tax withheld.
<input type="checkbox"/>	I elect to have Federal Income Tax withheld at a flat 10% rate.
<input type="checkbox"/>	I elect to have Federal Income Tax withheld in the amount of \$ _____, which is more than the 10% rate.
<input type="checkbox"/>	I elect to have Federal Income Tax withheld at a _____% rate.

Withholding Notice Information (Section references are to the Internal Revenue Code):

Basic Information. Generally, Federal Income Tax withholding applies to payments made from pension, profit sharing, stock bonus, annuities and certain deferred compensation plans, IRAs, and commercial annuities.

Purpose of Forms W-4P/W-4R. Unless you elect otherwise, Federal Income Tax will be withheld from payments from IRAs. You can use IRS Form W-4P/W-4R or a substitute form, such as that contained on this form furnished by STRATA to instruct STRATA to withhold no tax from your IRA payments or to change previous elections for periodic payments.

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 in Section 4 above. 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. 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 possessions.

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate in the appropriate area above.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate in the appropriate area in Section 4 above (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-”. For more information, please see Publication 505, *Tax Withholding and Estimated Tax*, and Publication 515, *Withhold of Tax on Nonresident Aliens, and Foreign Entities*, available from most IRS offices.

Caution: Remember that there are penalties for not paying enough tax during the year, through either withholding or estimated tax payments. New retirees should see 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 IRA using IRS Form W-4P/W-4R or substitute version which is part of this form.

Statement of Income Tax Withheld from Your IRA. By January 31 of next year, you will receive a statement from STRATA showing the total amount of your IRA payments and the total Federal Income Tax withheld during the year. Copies of Form W-4P/W-4R will not be sent to the IRS by STRATA.

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Section 5

State Tax Withholding Election and Information

If withholding is requested, there must be sufficient cash in your account to remit this withholding amount along with the associated withholding fee.

State Withholding Election (Fee Applies – see STRATA's IRA Fee Schedule)

Please review the attached **State Income Tax and Withholding Information** page prior to making your selection. Failure to make a selection when a federal withholding amount has been chosen will result in the minimum amount being withheld as is applicable for your listed state of residence.

<input type="checkbox"/>	I elect NOT to have State Income Tax withheld.
<input type="checkbox"/>	I elect to have State Income Tax withheld per the attached State Income Tax and Withholding Information sheet. If you live in a voluntary state, you must provide a specific amount or percentage below or select not to elect.
<input type="checkbox"/>	I elect to have State Income Tax withheld in the amount of \$ _____, which is more than the listed minimum.
<input type="checkbox"/>	I elect to have State Income Tax withheld at a _____ % rate, which is more than the listed minimum.

Section 6

Processing Fees

If selections made above referred you to STRATA's [IRA Fee Schedule](#), please indicate below how you would like these fees to be paid so that there are no processing delays regarding your request. Typical transaction fees include wire fees, overnight fees, withholding fees, and funding processing fees.

- ☐ Deduct processing fees from cash in the account. I understand this could result in a lesser amount being remitted if there is not sufficient cash in the account.
- ☐ Charge fees to the credit card on file (Fee Payment Authorization form must have previously been submitted for this to be a valid option)
- ☐ One-time charge to a credit card (Credit Card Authorization form attached)

If no valid option is chosen, then fees will be deducted from cash in the account prior to processing your request which could result in a lesser amount being remitted.

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Section 7

Terms and Conditions

Please contact your tax professional with any questions regarding the possible tax consequences of your distribution. The undersigned hereby authorizes and directs STRATA to distribute funds from my account referenced above in accordance with the instructions completed on this form.

I hereby agree to hold harmless STRATA, and its affiliates and assigns, from any problem arising out of or in any way connected to this request for distribution. I fully understand the tax consequences of the requested distribution, and if necessary, I have consulted a tax or legal professional of my choice and agree to be fully responsible for any taxes. I further certify that no tax advice has been given to me by STRATA. All decisions regarding this withdrawal are my own. I expressly assume the responsibility of any adverse consequences which may arise from this withdrawal, and I agree that STRATA shall in no way be held responsible.

By signing this form, I acknowledge that I have read and understand the **Withholding Notice Information** and that STRATA is not responsible for determining the appropriateness of the withholding election. I also understand that my federal withholding election is applicable to any subsequent scheduled distributions until I revoke the election under the procedure established by STRATA. STRATA may rely on the certification without further investigation or inquiry and shall incur no liability for this distribution request or its processing.

If I plan to take a *series of substantially equal payments* that qualify for penalty exemption under Internal Revenue Code 72(t), by signing this form, I understand that I am solely responsible for the distribution, including maintaining the appropriate cash balance for the distribution(s), and that STRATA is not responsible for monitoring such distribution(s). I further understand that I am solely responsible for the calculation used to derive payment amount(s), and that I should seek competent tax or legal advice from a professional of my choice.

STRATA does not calculate or collect shipping fees for in-kind distributions. I acknowledge and agree that I will meet the terms of the **Distribution Method** selected as stipulated in **Section 3, STEP 2**.

I understand service fees may be incurred and are not included in the gross distribution amount requested.

I understand that If taking a premature distribution, I may be subject to taxes and/or penalties unless an exception applies.



Accountholder or Beneficiary Signature

Date

Form Submission Options (Submit using one method below)

- Fax: 512.495.9554
- Email: PreciousMetals@StrataTrust.com
- US Mail: PO Box 23149, Waco, TX 76702
- Overnight: 7901 Woodway Drive, Waco TX 76712

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STATE INCOME TAX INFORMATION

Elections regarding dollar amount and specific percentages may be made for residents of some states by completing the appropriate section of the distribution form. Certain states will require a minimum percentage or flat dollar amount. The minimum state-required amount will be withheld when applicable. All state withholding amounts will be rounded up to the nearest whole dollar.

Note: Rates subject to change without notice.

STATE OF RESIDENCE	STATE INCOME TAX WITHHOLDING INFORMATION
AK, FL, HI, NH, NV, SD, TN, TX, WA, WY	No state income tax will be withheld for residents of these states.
AL, AZ, CO, GA, ID, IL, IN, KY, LA, MO, MN, MS, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, WI, WV	State income tax is voluntary.
AR, CT, DC, IA, KS, MA, MD, ME, NC, NE, OK, VA, VT	<p>State income tax withholding is required if federal withholding has been elected. Specific state information is listed below.</p> <p>AR: 3.00% of the distribution amount</p> <p>CT: 6.99% of the distribution amount</p> <p>DC: 8.95 % of the distribution amount</p> <p>IA: 5.00% of the distribution amount</p> <p>KS: 5.00% of the distribution amount</p> <p>MA: 5.10% of the distribution amount</p> <p>MD: 7.75% of the distribution amount</p> <p>ME: 5.00% of the distribution amount</p> <p>NC: 4.00% of the distribution amount</p> <p>NE: 5.00% of the distribution amount</p> <p>OK: 5.00% of the distribution amount</p> <p>VA: 4.00% of the distribution amount</p> <p>VT: 2.40% of the distribution amount</p>
CA, DE, MI, OR	<p>State income tax withholding is required when federal withholding applies, unless opted out specifically by the client. Specific state information listed below.</p> <p>CA: 1.00% of the distribution amount</p> <p>DE: 5.00% of the distribution amount</p> <p>MI: 4.25% of the distribution amount</p> <p>OR: 8.00% of the distribution amount</p>

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