



IRA REQUEST FOR DISTRIBUTION - TRADITIONAL & SEP

Go to ally.com to get the appropriate form for Invest IRAs.

Return this form with any attached documentation using one of these methods:



Online

Log in at ally.com and select Email, or log in on our mobile app and select ☒. Attach the form to your message.



Mail

Ally Bank Retirement Services
P.O. Box 13625
Philadelphia, PA 19101-9811



Fax

Subject Line: Retirement Services
Fax Number: 866-699-2969

Expedited Delivery

Ally Bank Retirement Services
1100 Virginia Drive, Suite 150
Fort Washington, PA 19034-3276

IRA Plan Owner

Complete this section with the current IRA plan owner's information. If you're a beneficiary taking a death distribution, use the deceased owner's information.

FIRST NAME	M.I.	LAST NAME / SUFFIX	SSN / TAX ID NUMBER	
RESIDENTIAL STREET ADDRESS (NO PO BOX, BUS., OR MAIL DROP)			DATE OF BIRTH	DATE OF DEATH (IF APPLICABLE)
CITY	STATE	ZIP CODE	PERSONAL PHONE	WORK PHONE
ALLY BANK ACCOUNT NUMBER(S)			Account Type (SELECT ONLY ONE)	Traditional SEP

Note: Only use account numbers from the same plan.

Beneficiary (or Surviving Spouse)

Complete this section if you're a beneficiary taking a death distribution or a surviving spouse taking a distribution as a result of a property settlement. Don't use this section to name or change your beneficiary.

FIRST NAME	M.I.	LAST NAME / SUFFIX	SSN / TAX ID NUMBER	DATE OF BIRTH
RESIDENTIAL STREET ADDRESS (NO PO BOX, BUS., OR MAIL DROP)			PERSONAL PHONE	WORK PHONE
CITY	STATE	ZIP		

Distribution Type (SELECT ONLY ONE)

Normal (age 59½ and older)

Early (under age 59½)

Does an exception apply? Yes No

(exception only for substantially equal period payments, conversion to Roth IRA, or IRS levy)

Internal Transfer to identical IRA

Divorced - Transfer to IRA of spouse or former spouse, under a decree of divorce or legal separation (not reportable)

Revocation - Taken within 7 days from the date the account was opened

Death - Distribution by beneficiary

Prohibited Transaction

Excess Contribution Removal

DATE OF EXCESS CONTRIBUTION	TAX YEAR CONTRIBUTION
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Before excess contribution removal deadline?	Yes	No
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After excess contribution removal deadline?	Yes	No
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Ally Bank, Member FDIC

Questions? Call 1-877-247-2559 or visit ally.com

UPDATED 02/2025



IRA REQUEST FOR DISTRIBUTION - TRADITIONAL & SEP

Payment Election & Method

ACCOUNT NUMBER(S)

RMD WAIVER

I waive my Required Minimum Distribution (RMD) from this IRA and will take it from another IRA until I notify you otherwise in writing.

(SELECT ONLY ONE)

Waive for current year only

Waive for all years

AMOUNT (SELECT ONLY ONE)

Total Balance (to close IRA)

Partial Payment - amount \$

Return of Contribution - amount \$ plus net income attributable (if applicable)

Monthly Interest Check - CDs only (age 59½ and older)

Required Minimum Death Distribution (RMDD)

Required Minimum Distribution (RMD) only SPOUSE DATE OF BIRTH

Base RMD on Joint Life Expectancy Tables

Applicable only if spouse is sole primary beneficiary and more than 10 years younger than IRA plan owner

Further Instructions:

FREQUENCY (SELECT ONLY ONE)

For non-beneficiaries taking a distribution from a CD not in grace, the Ally Bank early withdrawal penalty may apply.

Immediate Monthly Quarterly Semi-Annually Annually At Maturity Date of:

DATE OF FIRST PAYMENT

Other:

FUNDS DISPOSITION (SELECT ONLY ONE)

Mail Check - send to this address (SELECT ONLY ONE) on record of beneficiary

Overnight delivery to selected address

• fees apply

• PO Box not acceptable

Transfer to spouse's IRA

Wire money - **must** have Ally Bank account and complete attached wire transfer form

Deposit to my existing Ally Bank account number:

All periodic distributions will continue until Ally Bank is notified otherwise in writing.

ROLLOVERS

IRS regulations don't allow the rollover of an individual's RMD. If you haven't yet taken your RMD from this IRA, you may not roll over the entire amount of your IRA. The remaining portion may be eligible for rollover.



Income Tax Withholding

FEDERAL INCOME TAX WITHHOLDING ELECTION

For IRA distributions, the default federal income tax withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% below. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.

Choose an option if you would like a rate of withholding that's *different* from the 10% default withholding rate. See the instructions and the Marginal Rate Tables on the enclosed IRS W4-R for additional information.

Don't withhold federal income tax.

Withhold federal income tax at a rate of _____ % (from 1 - 100%).

Withhold a specific dollar amount of \$ _____ (dollar amount must be from 1 – 100% of distribution).

STATE INCOME TAX WITHHOLDING ELECTION

Choose an option for state income tax withholding from your IRA distributions:

Don't withhold state income tax.

Note: Not permitted in all states. If your state of residence requires withholding, Ally Bank will withhold the required minimum amount or percentage.

Withhold state income tax at the minimum withholding rate for my state of residence.

Note: If your state of residence doesn't require a minimum amount or percentage for withholding and you don't provide a percentage below, Ally Bank won't withhold state income tax from the distributions. Even if you choose this option, Ally Bank only withholds when your state of residence requires withholding.

Withhold state income tax at a rate of _____ % (specify a whole number).

Note: Your state withholding election will be compared to the withholding requirements of your state of residence. If withholding is required, you may provide a percentage amount equal to or greater than your state's minimum withholding requirements; otherwise Ally Bank will automatically apply your state's applicable minimum withholding requirements. Even if you choose this option, Ally Bank only withholds when your state of residence requires withholding.

STATE INCOME TAX WITHHOLDING INFORMATION

The information below is to help you understand the state income tax withholding requirements for IRA distributions. While Ally Bank makes every effort to obtain information about state tax laws, Ally Bank can't guarantee the accuracy and timeliness of state withholding information as state tax laws are subject to constant change and interpretation.

We recommend that you talk to a tax professional about your withholding elections and for any information about your state's withholding laws.

Your account's legal/residential address determines which state tax rules apply. You're responsible for paying your federal, state, and local income taxes including penalties for insufficient withholding. Your state of residency may require you to complete an additional state tax withholding form before receiving a distribution.



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Income Tax Withholding (continued)

STATE INCOME TAX WITHHOLDING OPTIONS

State of Residence	State Income Tax Withholding Options
MA, ME, OK	If you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax.
CA, IA, NC, OR	If you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax unless you specifically elect not to have state income tax withheld.
CT, MN	Ally Bank is required to withhold state income tax.
DC	Ally Bank is required to withhold state income tax on lump sum distributions. Any distributions less than a lump sum, state withholding is optional.
AR, KS, MI, VT	Ally Bank is required to withhold state income tax unless you specifically elect not to have state income tax withheld.
NE	If you're over age 59½ and you elect to have federal income tax withheld, Ally Bank is required to withhold state income tax.
MS	If you're under age 59½, Ally Bank is required to withhold state income tax.
AK, AL, AZ, CO, DE, FL, GA, HI, ID, IL, IN, KY, LA, MD, MO, MT, NH, ND, NJ, NM, NV, NY, OH, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WY, WV	Ally Bank doesn't support state income tax.

Signatures

By signing below, I certify that the information provided on this form is true and correct and may be relied on by Ally Bank as the Custodian. If needed, I'll seek the advice of a legal or tax professional regarding this transaction, which may be subject to fees, taxes, or penalties. I won't hold Ally Bank liable for any adverse consequences that may result from this transaction. I assume full responsibility for this transaction and agree that I haven't received any legal or tax advice from Ally Bank.

SIGNATURE OF IRA PLAN OWNER

DATE

SIGNATURE OF CUSTODIAN

DATE

SIGNATURE OF BENEFICIARY

DATE

NOTE: A beneficiary only needs to sign if a beneficiary is making the distribution request.



DOMESTIC IRA WIRE TRANSFER REQUEST

Ally Bank only offers domestic wire transfer services

This form is intended for IRA Wire Transfer Requests only and should be included with your IRA documents using the instructions at the top of Page 1.

Wire transfer requests received and verified:

- before 3 pm ET on a business day, will process that same day
- after 3 pm ET on a business day, will process the next business day

The wire transfer fee is \$20.

When you wire money from your Ally Bank account to your Ally Invest account, you'll automatically receive a reimbursement for the \$20 wire transfer fee in your Ally Invest account within two business days.

Type or print in capital letters the requested information and sign the form.

Account Owner

FIRST NAME	M.I.	LAST NAME / SUFFIX	ACCOUNT NUMBER
RESIDENTIAL STREET ADDRESS (NO PO BOX, BUS., OR MAIL DROP)		CITY	STATE ZIP

Wire Details

NOTE: Ally Bank doesn't accept wires to debit or credit card accounts.

SEND DATE	WIRE AMOUNT
RECEIVING BANK ROUTING NUMBER (INTERMEDIARY BANK IF APPLICABLE)	RECEIVING BANK NAME (INTERMEDIARY BANK IF APPLICABLE)
RECEIVING BANK STREET ADDRESS (INTERMEDIARY BANK IF APPLICABLE)	CITY STATE ZIP
BENEFICIARY BANK (IF APPLICABLE)	BENEFICIARY BANK ACCOUNT NUMBER (IF APPLICABLE)
BENEFICIARY BANK STREET ADDRESS (IF APPLICABLE)	CITY STATE ZIP
SPECIAL DELIVERY INSTRUCTIONS (OPTIONAL)	

Recipient

NAME	ACCOUNT NUMBER
RECIPIENT STREET ADDRESS	CITY STATE ZIP



DOMESTIC IRA WIRE TRANSFER REQUEST

Ally Bank only offers domestic wire transfer services

Signature

AUTHORIZATION AND AGREEMENT

A wire transfer request is known as a "payment order" under Article 4A of the Uniform Commercial Code.

1. As a security procedure, Ally Bank ("we") may verify that you authorized this payment order by calling you to confirm that you made this request.
We'll generally call you based on the dollar amount of this payment order or if we need to further verify your request. You agree that this "callback" security procedure is commercially reasonable and meets your security requirements. We aren't liable for our refusal to honor any payment order if we can't conclude ourselves that you requested the payment order.
2. You must ensure that the account number of the beneficiary and the bank routing number of the beneficiary's bank are **absolutely accurate**. Submitted wire requests can't be modified. All banks process and post payment orders by the account number of the beneficiary and by the bank's routing number and not by the name of the beneficiary or by the name of the beneficiary's bank. **We won't verify the accuracy of any account number or routing number you provide.** If using an intermediary bank, you're responsible for providing the accurate wiring details as instructed by the recipient/beneficiary bank.
3. We're required by the Office of Foreign Assets Control (OFAC) to withdraw the amount of your wire from your account and delay or not process payment orders (a) to beneficiaries listed on the Specially Designated National lists from the U.S. Department of Treasury, or (b) for any reason related to an Executive Order of the President, Foreign Governmental Embargoes/ Sanctions, or directive of the U.S. Department of Treasury. As a regulatory procedure, we may contact you for additional information concerning your request.
4. You're responsible for providing the necessary information. We won't release your money until the information request is satisfied.
5. Submitted wire requests can't be modified and we can't revoke or cancel a payment order once it has been sent and we aren't liable to you if we can't recover any money already transferred.
6. We aren't liable for the insolvency, neglect, misconduct, mistake, default or delay of any other bank, entity or person whether or not that other bank, entity or person is our agent.
7. Our liability for failure to follow your instructions is limited to the amount of any payment order lost plus incidental expenses and interest. In no event are we liable for any present or future indirect or consequential damages, punitive damages or special damages, whether or not we were first advised of the possibility of such damages. We reserve the right to reject any payment order without notice for any reason, including, but not limited to, the lack of sufficient available money in the account to be charged, fraud or scam concerns, concerns regarding funding transaction collectability, or no response to call back security procedures.
8. You must notify us in writing of any error, mistake or irregularity within 60 calendar days after the payment order was requested. Thereafter, we won't have any liability to you.
9. We don't send outgoing international wire transfers to beneficiaries located in other countries.
10. All payment orders, transactions and other matters concerning this Agreement will be governed by Article 4A of the Uniform Commercial Code as adopted by the State of Utah ("Utah Article 4A") and Subpart B of Federal Reserve Regulation J as promulgated by the Board of Governors of the Federal Reserve System. Utah Article 4A shall be applied without giving effect to principles of conflicts of law.

By signing below, I authorize this wire transfer request. I'm responsible for the accuracy of the information and agree that I haven't entered any debit or credit card numbers while setting up my wire.

ACCOUNT OWNER SIGNATURE

DATE

General Instructions

Purpose of form. Complete this form to have the payer withhold the correct amount of federal income tax from your nonperiodic payment from an individual retirement arrangement (IRA). Don't use Form W-4R for periodic payments (payments made in installments at regular intervals over a period of more than 1 year) from an IRA annuity. Instead, use Form W-4P, *Withholding Certificate for Periodic Pension or Annuity Payments*. For more information on withholding, see Pub. 505, *Tax Withholding and Estimated Tax*.

Caution: If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same IRA. Submit a new form if you want to change your election.

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 the Withholding Election or Change of Election section on this form. 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. You may choose to have no federal income tax withheld by entering “-0-” in the Withholding Election or Change of Election section on this form. 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 territories.

Note: If you don't give this form to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2025, your current withholding election (or your default rate) remains in effect unless you submit a new form.

Payments to nonresident aliens and foreign estates. Do not use Form W-4R. See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*, and Pub. 519, *U.S. Tax Guide for Aliens*, for more information.

Specific Instructions

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

More withholding. If you want more than the default rate withheld from your payment, you may enter a higher rate on in the Withholding Election or Change of Election section on this form.

Less withholding (nonperiodic payments only). If permitted, you may enter a lower rate (including “-0-”) in the Withholding Election or Change of Election section on this form 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-”.

Suggestion for determining withholding. Consider using the Marginal Rate Tables on the next page to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate in the Withholding Election or Change of Election section on this form. (See Example 1 below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate in the Withholding Election or Change of Election section on this form. (See Example 2 below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate in the Withholding Election or Change of Election section on this form.

Examples. Assume the following facts for Examples 1 and 2. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

Example 1. You expect your total income to be \$65,000 without the payment. Step 1: Because your total income without the payment, \$65,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$85,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. Because these two rates are the same, enter “22” in the Withholding Election or Change of Election section on this form.

Example 2. You expect your total income to be \$61,000 without the payment. Step 1: Because your total income without the payment, \$61,000, is greater than \$26,925 but less than \$63,475, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$81,000, is greater than \$63,475 but less than \$118,350, the corresponding rate is 22%. The two rates differ. \$2,475

**Withholding Certificate for
IRA Distributions**

2025

of the \$20,000 payment is in the lower bracket (\$63,475 less your total income of \$61,000 without the payment), and \$17,525 is in the higher bracket (\$20,000 less the \$2,475 that is in the lower bracket). Multiply \$2,475 by 12% to get \$297. Multiply \$17,525 by 22% to get \$3,856. The sum of these two amounts is \$4,153. This is the estimated tax on your payment. This amount corresponds to 21% of the \$20,000 payment (\$4,153 divided by \$20,000). Enter "21" in the Withholding Election or Change of Election section on this form.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding

on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103

2025 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 above for more information on how to use this table.

Single or Married filing separately		Married filing jointly or Qualifying surviving spouse		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%
15,000	10%	30,000	10%	22,500	10%
26,925	12%	53,850	12%	39,500	12%
63,475	22%	126,950	22%	87,350	22%
118,350	24%	236,700	24%	125,850	24%
212,300	32%	424,600	32%	219,800	32%
265,525	35%	531,050	35%	273,000	35%
641,350*	37%	781,600	37%	648,850	37%

*If married filing separately, use \$390,800 instead for this 37% rate.