Scottrade

SF2035/11-08

SDIRA DISTRIBUTION REQUEST

退休帳戶分配申請表

(Including Tax Withholding Election Form)
(包括所得稅預扣選擇表)

This form is for distributions from Traditional, Rollover, SEP and Roth IRAs.傳統退休、滾存、簡易雇員計劃（SEP)和羅斯(Roth)退休計劃分配使用
Please do not use this form for distributions from Coverdell ESAs or Inherited IRAs. (You must complete a Distribution Request for Coverdell ESAs or a Distribution Request for Inherited IRA.) 教育儲蓄和繼承退休帳戶不能使用此表格。（您必須填寫教育儲蓄帳戶和繼承退休帳戶分配表格）
A separate form is required for each type of IRA and distribution reason. 每一種退休帳戶和分配理由都需要填寫單獨的表格
Please contact your local branch with questions. 若有問題請聯係您的分行。

1. IRA ACCOUNT HOLDER INFORMATION帳戶持有人資料

NAME(Please print)姓名（印刷體）			BUSINESS TELEPHONE 工作電話 ( )	HOME TELEPHONE#住宅電話 ( )
IRA ACCOUNT NUMBER 退休帳戶號碼			TYPE OF IRA 退休帳戶種類 ❑ TRADITIONAL 傳統 ❑ROLLOVER 滾存 ❑ SEP 簡易雇員 ❑ROTH 羅斯	
HOME ADDRESS 住宅地址 STREET 街			DATE OF BIRTH 出生日期	
CITY 城市	STATE 州	ZIP 郵政區號 PLUS4 加 4 位 —	SOCIAL SECURITY NO. OF RECEIPENT（no dashes） 接收人的社會安全號碼（無橫綫）	

2. METHOD OF DISTRIBUTION 分配方式

Distributed by:分配形式：

1. ❑ Check 支票
2. ❑ Deposit to existing Scottrade non-IRA account # 存入現有的史考特非退休帳戶，號碼是 ____
3. ❑ Wire ($20 fee applies) *Complete the following information*電匯(收費$20) *請填寫以下資料*

ABA# 號碼 ______________________________________ Bank Name 銀行名稱________________________________
Bank Account#銀行帳戶號碼 _________________________ Bank City & State 銀行所在州和城市_________________________
Account name at Bank銀行帳戶名稱 ___________________ Further Credit (optional)最終收款人（可不填） __________________

3.DISTRIBUTION INFORMATION 分配資料

❑1. Normal Distribution Over Age $59^{1/2}$. 正常分配 年滿 59 歲半
❑2. Premature Distribution Under Age $59^{1/2}$ 未到期分配年齡未滿 59 歲半 。
❑3. Disability Distribution pursuant to IRC 72(m)(7) 殘障分配 根據國稅局IRC 72(m)(7)的規定
Current physician's statement required 需要近期醫生證明
❑4. Revocation Within *7 days of opening account* 在開設帳戶*7天內取消帳戶*
❑5. Transfer Pursuant to Divorce由於離婚轉移
Attach copy of certified divorce decree附上認證的離婚判決書

❑ 6. Direct Rollover to Employer Plan 直接滾存入雇員退計劃
Qualified Plan Name 合格計劃名稱___________________
Qualified Plan Address 合格計劃地址__________________
Qualified Plan Account#合格計劃帳號__________________
❑7. Excess Contribution Removal(Proceed to section 5 of this form
超額存款去除（繼續此表格的第5部分）

TYPE OF DISTRIBUTION - ROTH IRA ONLY 分配類型- 只適用于羅斯Roth退休帳戶 ❑ Qualified 合格 ❑ Non-Qualified 非合格

4. DISTRIBUTION INSTRUCTION 分配指示

I direct Scottrade to distribute the amount requested as follows:
我指示史考特按照以下要求的數額分配

❑ 1.One-Time Partial distribution of cash $____________ (Note: Funds must be available in cash)
一次性部分分配數額為$___________ （注意：必須要有可以支取的現金）
❑ 2.One-Time Partial distribution of securities – List securities below* (Note: Securities cannot be mailed to you)
一次性部分分配證券 – 在下方列出證券*（注意：不能將證券郵寄給您）
❑ 3. Total distribution of cash and securities (Note: Securities cannot be mailed to you) ____ Close Account ____ or Leave Account open for future deposits
分配所有的現金和證券 （注意：不能將證券郵寄給您） ____ 關閉帳戶 ____ 或保留帳戶以後再存入資金
❑ 4. Monthly or Quarterly Systematic Distribution (One Systematic Distribution per Account)
每月或者每季自動分配（每個帳戶只能有一個自動分配）

_____New _____ Amendment to an existing Monthly or Quarterly Distribution (must complete sections 1, 2, 3, 4, 6 and 7 of this form)
_____ 新指示 _____ 更新現有的按月或者按季分配指示（必須完成此表格的 1, 2, 3, 4, 6 和 7 部分）
Cash 現金 $ _________________(Note: Funds must be available in cash) （注意：必須要有可以支取的現金）
Security 證券 - securities below*在下方列出證券* (Note: Securities cannot be mailed to you) （注意：不能將證券郵寄給您）

____A. Monthly 每月 or 或者 ____B. Quarterly 每季 Starting Month 開始分配月份 _____________ (Choose Option A or B, but not both 選擇 A 項或 B 項，但不能都選)

Monthly and Quarterly distributions are processed on the 5 of the month. If the 5 falls on a weekend or holiday, the distribution will be processed on the following business day. Systematic distributions are only permitted once per month or quarter.
按月和季度分配會在每個月的第 5 個工作日處理。如果第 5 個工作日是周末或假日，分配則在下個工作日處理。自動分配只允許每月或每季一次。

*Investment Name 投資名稱 ________________ Investment Name 投資名稱________________ Investment Name 投資名稱_________________
CUSIP or Symbol 代碼或代號________________ CUSIP or Symbol 代碼或代號________________ CUSIP or Symbol 代碼或代號_________________
# of Shares or All 股數或全部 ________________ # of Shares or All 股數或全部 ________________ # of Shares or All 股數或全部 _________________

5. EXCESS CONTRIBUTION WORKSHEET (COMPLETE ONLY IF OPTION 7 WAS SELECTED IN SECTION 3 OF THIS FORM
超額存款處理指示（只有在此表第3部分選擇了第7項才填寫）

Amount of Excess Contribution 超額存款數額$______________ Date of Excess Contribution 超額存款日期 __________________
Taxable Year of Excess Contribution 超額存款的稅務年度 ________ What is your tax filing deadline for year of excess? 您在超額存款發生時報稅的截止日期是？__________
Scottrade will calculate earnings if applicable. Check one: 如適用，史考特將計算收益。選擇一項：

❑ This excess correction is on or before my tax filing deadline – Refund excess plus earnings (Earnings may be negative, reducing amount distributed)
超額存款更正是在我報稅截止日之前 – 退回超額存款加上收益（收益有可能是負值，即減少分配數額）

❑ This excess correction is after my tax filing deadline – Refund excess only (no earnings)
超額存款更正是在我報稅截止日之後- 只退回超額存款部分（沒有收益部分）

Reason for Excess Removal 超額存款原因

____ 1. Contribution exceeds maximum amount allowed 存款超出允許存入的最大額
____ 2. Contribution exceeds earned income 存款超出所賺取的收入
____ 3. Contribution was made for IRA holder's 70 ½ year, or later 存款是帳戶持有人年滿70歲半以後存入
____ 4. Neither (1), (2), or (3) but choose to treat as excess，(1), (2), or (3) 都不適用但選擇按照超額對待

Was the excess contribution made at Scottrade or at another firm before transferring to Scottrade? 超額存款是在史考特發生或者在您轉入史考特前的另一家公司？

____ At Scottrade (Proceed to section 6 of this form) 在史考特（繼續表格的第6部分）
____ At another firm (Proceed to next question)在另一家公司（繼續下個問題）

What was the equity of the account the day before the contribution was made? $____________ (Proceed to next question)
在存款的前一天帳戶中的淨資產是多少？$____________ (繼續下個問題）

Were there any distributions, transfers out, contributions, transfers in, conversions, or recharacterizations from the time of the excess contribution until the assets were transferred to Scottrade?在超額存入發生和資產轉入史考特期間是否有任何分配，轉出、存款、轉入、轉換或者重新定性發生？

___Yes (List all transactions including dates and amounts)
是（列出所有交易包括日期和數額）

Transaction交易	Date日期	Amount 數額
_____________	___________	____________
______________	___________	____________
______________	____________	_____________

___ No (Proceed to section 6 of this form)
否（繼續此表的第6部分）

6. WITHHOLDING ELECTION(FORMW-4/OMB No. 1545-0074)稅務預扣選擇

A. Federal Withholding 聯邦稅務預扣

Federal Income Tax must be withheld from distributions unless the recipient elects not to have withholding apply (excluding qualified Roth IRA distributions). You may elect out of this withholding by checking the appropriate box below. Even if you elect not to have Federal income tax withheld, you are liable for the payment of Federal income tax on the taxable portion of your distribution. Penalties may be incurred under the estimated tax rules if your withholding and/or estimated tax payments are not sufficient. We urge you to seek competent professional tax advice. See next page of this form for additional Withholding Notice Information.
分配款額必須要預扣稅務除非接收者選擇不預扣(不包括合格的羅斯Roth退休帳戶分配)。您可以在以下適當的方格中打勾選擇不預扣。即使您選擇不預扣聯邦稅務，您仍然有責任支付您分配款額中應納稅部分的聯邦所得稅。如果您的預扣和/或預計支付稅務不夠可能會產生罰金。我們敦促您尋求有專業資格稅務顧問的建議。額外預扣通知資料請參看下頁。

IF NO ELECTION IS MADE, SCOTTRADE MUST WITHHOLD TAXES AT THE REQUIRED FLAT 10% RATE (EXCLUDING QUALIFIED ROTH IRA DISTRIBUTIONS).
如果沒有選擇，史考特將按照要求預扣10%的統一稅務（不包括合格的羅斯Roth退休帳戶分配）

❑ I elect not to have federal income tax withheld 我選擇不預扣聯邦稅務
❑ Withhold federal income tax at a rate of_________% (not less than 10%) from the amount withdrawn 從分配款額中預扣 _______ %（不能少於10%）的聯邦稅務
❑ Withhold federal income tax in the amount of $ ________ (not less than 10%) from the amount withdrawn從分配款額中預扣金額為$ _______ （不能少於10%）的聯邦稅務

B. State Withholding 州稅預扣

State Income Tax may be required from your distribution. In some cases, you may elect not to have withholding, or your state's requirement may be mandatory. In other cases, state withholding is prohibited. While Scottrade makes every effort to obtain information about state tax laws from sources believed to be reliable, Scottrade cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. We recommend you seek competent professional tax advice regarding your tax withholding elections. Refer to the State Tax Withholding Information sheet for specific requirements regarding your state of residence.
從您分配的款額中有可能要交納州稅。在某些情況下，您可以選擇不要預扣或者您所在的州必須要求預扣。而另外一些情況下，州稅預扣是禁止的。雖然史考特盡一切努力從可靠的來源獲得州稅法律的信息，史考特不能保證州稅預扣信息的準確性和及時性因爲州稅法律不斷更改和說明。關於您稅務預扣選擇，我們建議您咨詢專業資格稅務顧問。參照州稅預扣信息表來得到您所居住州的特殊要求。

IF YOU DO NOT MAKE AN ELECTION, SCOTTRADE WILL WITHHOLD AT THE MINIMUM RATE BASED ON THE REQUIREMENTS FOR YOUR STATE OF RESIDENCY.
NOTE: STATE INCOME TAX IS VOLUNTARY FOR ROTH IRAs.
如果您不做選擇，史考特將根據您所居住的州所要求的最低比率預扣 注意：羅斯Roth退休帳戶州稅預扣是自願性的。

I declare my permanent state of residence is_______________我申明我的永久居住州是______________
❑ I elect not to have state income tax withheld 我選擇不預扣州稅
❑ Withhold state income tax at a rate of______ % (must be at least your state's minimum) from the amount withdrawn
從分配款額中預扣 _______ %（至少是州稅的最低要求）的州稅
❑ Withhold state income tax in the amount of $ _________(must be at least your state's minimum)
從分配款額中預扣金額為$ _______ （至少是州稅的最低要求）的州稅

7.SIGNATURE - REQUIRED 簽字 – 必須簽字

I certify I am the IRA holder to make these elections. I understand these elections are irrevocable as of the deadline for making elections. (The Custodian or any future Custodian can rely on these elections). I certify that all information provided by me is true and accurate. I have read and understand the Rules and Conditions Applicable to Withdrawal on this form and agree to abide by current rules and regulations. I further certify that no tax advice has been given to me by the Custodian and that all decisions regarding the election(s) are my own. I expressly assume the responsibility for any adverse consequences which may arise from the election(s), and I agree that the Custodian shall in no way be responsible for those consequences.
我證實，我是做出如上選擇的退休帳戶持有人。我明白自規定的選擇截止日起，這些選擇即成為不可撤銷的選擇。(監管人或任何未來的監管人可將依據這些選擇)。我證實我所提供的一切資訊均是真實、正確的。我已經閱讀並理解此表格的分配條件與規定並同意遵守現行的條件與規定。我進一步證實，監管人未曾向我提供稅務方面的建議，有關這些選擇的所有決定均由我自行做出。對於因這些選擇而可能導致的負面後果，我表示會承擔責任，我同意監管人不對這些後果負任何責任。

X____ ______________
IRA Account Holder's Signature 退休帳戶持有人簽名 Date 日期

FOR SCOTTRADE USE ONLY

Verified by: ____ Title: ____

Please continue 請繼續

SCOTTRADE SDIRA DISTRIBUTION REQUEST – CUSTOMER COPY(PLEASE RETAIN FOR YOUR RECORDS)
史考特退休帳戶分配申請-客戶影本（您的記錄請保存）

Rules and Conditions Applicable to Withdrawal 提款的適用條件與規定

GENERAL INFORMATION 基本信息

You must complete all sections of this form for proper tax reporting. The term IRA will be used below to refer to Traditional IRAs, Rollover IRAs, SEP IRAs, and Roth IRAs unless otherwise specified.

您必須填寫完整這張表格的所有部分從而適當報稅。如果沒有特別說明， 下文出現的"退休帳戶（IRA）"指的是傳統退休帳戶（Traditional IRAs），滾存退休帳戶（Rollover IRAs），簡化員工退休金帳戶（SEP IRAs）和羅斯退休帳戶（Roth IRAs）。

The information on this form is provided as guidance and is not intended to be an exhaustive statement of IRA rules and regulations. Additionally, this form should not be relied upon as your only source of information. If you fail to meet any IRS requirements regulating IRA distributions you may be subject to tax penalties. Professional tax and legal advice should always be obtained for your specific situation.
這張表格所寫的信息只是提供給您一個指南，並非試圖解釋繁雜的 IRA 規章制度。所以這個表格更不能作爲您所需資料的唯一來源。如果您違反了美國國稅局關於 IRA 分配款的任何規定，您就會被征收稅務罰金。您應該針對您自身的情況，咨詢有關的稅務和法律顧問。

ADDITIONAL INFORMATION 附加信息

- **Monthly and Quarterly Systematic Distributions**– If you take your distributions in systematic withdrawals, the tax withholding election you make now will apply until you change it by filling out a new SDIRA Distribution Request form. Written instructions are required to stop a Monthly or Quarterly Distribution.
  每月，每季度系統自動分配-如果您從分配款項中定期自動提款，您現在選擇的稅務預扣方案將一直適用，直到您重新填寫 退休帳戶分配申請表 （SDIRA Distribution Request form）來改變這個預扣選擇。若要中止按月或按季度的分配款項必需提出書面申請。
- **Distributions of Cash**– If you are requesting tax to be withheld from a cash distribution, you must have sufficient funds available in cash to meet the amount or percentage you have elected to be withheld.
  現金形式的分配款項-如果您想從現金分配款項交納預扣稅收， 您帳戶裏應該留存足夠現金以支付您選擇預扣的稅金或者分配的百分比率。
- **Distributions of Securities** - If you are requesting tax to be withheld from a security distribution, you must have sufficient funds available in cash to meet the amount or percentage you have elected to be withheld.
  證券形式的分配款項 - 如果您想從證券分配款項裏預扣稅收，您帳戶裏應該留存足夠現金以支付您選擇預扣的稅金或者分配的百分比率。
- **Substantially Equal Periodic Payments**– If you are taking Substantially Equal Periodic Payments, they will be reported in accordance with IRS regulations as EARLY DISTRIBUTION – NO KNOWN EXCEPTION APPLIES. If you qualify for an exception on a premature distribution, you must file form 5329 (used for paying and waiving penalties) with your tax return. Consult your tax advisor when establishing or making changes to a Substantially Equal Periodic Payment Plan.
  定期等量提款(Substantially Equal Periodic Payment)-如果您採取的定期等量提款(Substantially Equal Periodic Payment)，根據國稅局的適用條款會被認爲是提前分配-還沒有例外先例。如果您符合此提前分配的例外要求，您必須在申請退稅時填寫 5329 表（此表格用作支付罰款或免除罰款）。您如果想建立或改變定期等量提款（Substantially Equal Periodic Payments）計劃，請咨詢您的稅務顧問。
- **Withdrawal of Excess Contribution**– A return of excess contribution distribution is not required if you are correcting the excess contribution by redesignating the excess contribution to subsequent tax years until the excess is depleted. If you choose this option, do not complete this form. Consult your tax advisor for more information. You are required to file form 5329 with your tax return when correcting an excess.
  提取超額存款- 如果您作更正把超額存款重新分配到後面幾年的稅務年度，直至分配完畢，您就不必取回超額存款的部分。如果您選擇了這個方法，就不需填寫這個表格。詳細信息請咨詢您的稅務顧問。您在更正超額存款時，需要在報稅的時候同時填寫 5329 表。

DISTRIBUTION REASON 分配款項原因

You are required to give the reason for taking a withdrawal from your IRA. If more than one reason applies, you must complete a separate Distribution Request Form for each reason.

您在 IRA 帳戶提款時，需要提出提款原因。如果您有多個原因提款，那麼您必須就每一個原因填寫單獨的退休帳護分配申請表 （Distribution Request form）。

1. **Normal Distribution** – If you are an IRA holder age 59 ½ or older, you may take IRA distributions anytime without incurring an IRS early distribution penalty. In a Traditional IRA, if you are age 70 ½ or older, you are responsible for taking an annual Required Minimum Distribution (RMD) based on life expectancy. The IRS may impose a severe penalty for failure to take a minimum payment. If you are a Roth IRA holder age 59 ½ or older and you otherwise qualify, distributions are not included in your gross income. Roth IRA holders are not subject to Required Minimum Distributions. Normal distributions are reported on the 1099R as code 7 for Traditional IRAs and code T for Roth IRAs.
   正常分配款項 - 如果您在 59 歲半以上（含 59 歲半），您可以隨時從 IRA 帳戶提款，不會因提前提款被征收罰金。在傳統 IRA 帳戶中根據您的預期壽命，如果您年滿 70 歲半以上（含 70 歲半），您有責任每年必須提取最低要求金額的分配款項（Required Minimum Distribution）。要是您沒有遵守這個規定，會被美國國稅局征收大筆罰金。如果您持有羅斯 IRA，在年滿 59 歲半（含 59 歲半）以後，符合條件的話，您的分配款項不算入您的總收入。羅斯 IRA 帳戶持有人不需要強制提取最小金額的分配款。1099R 表中會報告正常分配款項，傳統 IRA 代號是 7，羅斯 IRA 是 T。
2. **Premature Distribution** – If you are an IRA holder under age 59 ½ , withdrawals will generally be considered early distributions. Unless an exception to the penalty applies, you must pay the appropriate penalty tax to the IRS. There are tax implications of taking a premature distribution, i.e., a 10% penalty tax on the amount distributed in addition to the inclusion of the amount in your regular income of the year you receive the distribution. Premature distributions are reported to the IRS as code 1, even if you take an exemption. You must file IRS Form 5329 to claim an exemption. Consult your tax advisor for a list of the penalty exceptions. All earnings received from a Roth IRA must be included in your gross income unless the distribution is qualified or rolled back into a Roth IRA. A Premature distribution from a Roth IRA is reported on the 1099R as code J.
   未到期分配款項-如果您未滿 59 歲半就提款，通常這個行爲視爲提前分配。除非您是免除罰金的例外情況，否則必須向美國國稅局支付相應的罰金。提前分配會有稅務後果，如除了對您當年的分配納入正常收入外，還要對提前提款的部分繳納 10%的罰金。即使取得豁免，未到期分配報給國稅局的代碼還是 1，您必須填寫 IRS 表格 5329 申請豁免。關於有關免罰金的例外情況的表單，請咨詢您的稅務顧問。除非分配款項符合條件或者滾存回到羅斯 IRA，否則所有從羅斯 IRA 中的收益必須計入您的總收入。在 1099R 表中，羅斯 IRA 的未到期分配的代碼是 J。
3. **Disability Distribution** – If you are an IRA holder under age 59 ½, you may take a distribution due to disability. The disability must render you unable to engage in any substantial gainful activity and must be medically determined that the condition will result in a long continued and indefinite duration or will lead to your death. Disability distributions are reported as code 3 on the 1099R. If you do not provide a current Physician's Statement, the distribution will be reported on the 1099R as a premature distribution, code 1.
   殘疾人士分配款項- 如果您是殘疾人士，您可以在未滿 59 歲半時，從羅斯 IRA 帳戶中提取分配款項。您必須提交您不能參與任何有報酬的實際工作的證明，並出具相關醫療診斷書，證明您的身體現狀會持續很久或會導致死亡。在 1099R 表中，殘疾人士分配款項的代碼是 3。如果您沒有提供醫生證明，您的提款會按照未到期分配款的代號 1，記錄在 1099R 表中。
4. **Revocation**– IRA holders may revoke an IRA within 7 days of opening the account. If revoked, you are entitled to a full return of the contribution made. Generally, a revoked IRA distribution will be reported on the 1099R as code 8.
   取消帳戶- IRA 帳戶持有者可以在開戶後 7 天內取消帳戶。一旦取消，您可以取回您的全額存款。一般而言，被取消的 IRA 分配款項在 1099R 表中的代碼是 8。
5. **Transfer Pursuant to Divorce** - A transfer may be made between an IRA holder and a recipient under a transfer due to divorce. A certified copy of the Divorce Decree is required. The Divorce transfer is not reportable on the 1099R if the transfer is made to the recipient's IRA. The recipient's IRA must be the same type as the transferring IRA.
   離婚轉移 -由於雙方解除婚約，IRA 帳戶持有人和接收轉入者之間可以進行離婚轉移。當事人必須出具一份離婚証影本。如果帳戶接收者也是一個 IRA 帳戶，那麼這樣的離婚轉移不會記錄在 1099R 表中。接收者必須與轉出者具有同樣的 IRA 帳戶類型。

6. **Direct Rollover to Employer Plan** - If you qualify, your taxable IRA assets may be rolled over to your employer's qualified plan, annuity plan 403(a), tax-sheltered annuity (403(b)), or 457 plan. The rules governing rollovers are complex. Consult your tax advisor if you have questions regarding Direct Rollovers or eligibility. Direct Rollovers are reported on the 1099R as code G.
   直接滾存入雇主計劃-如果具備條件，您的應納稅 IRA 資產可以滾存入您雇主的合格計劃（qualified plan），年金計劃 403（a）（annuity plan 403(a)），抵稅年金 403（b）（tax-sheltered annuity (403(b))）或者 457 計劃（457 plan）。管制滾存的規定很復雜，如有直接滾存或者相關資格的問題，請咨詢您的稅務顧問。直接滾存在 1099R 表中的申報代碼是 G。
7. **Excess Contribution Removal** – If you are an IRA holder who has made an excess contribution to your IRA, you must take the appropriate steps to remove or redesignate the contribution. Depending on when the necessary corrective action is taken and the amount of the excess contribution, you may have to pay the IRS either an excess contribution or early distribution penalty tax, or both. Excess Contribution distributions are reported on the 1099R as code 1, 7, 8, or P (or a combination of these codes) depending on the timing of the removal.
   提取超額存款-您如果在您 IRA 帳戶中有超額存款，您必須採取適當措施提取或重新指定存款。根據採取更正措施的時間和超出金額的大小，您可能會需要向美國國稅局支付超額存款和提前取款的罰金，或者兩者都要支付。取決於超額去除的時間，超額存款在 1099R 表中申報的代碼爲 1，7，8 或者 P（或幾個代碼的組合）。

REQUIRED MINIMUM DISTRIBUTIONS 最低要求分配款項

You must take a Required Minimum Distribution (RMD) from your Traditional IRA by April 1 of the year following the year you attain age 70 ½ (Required Beginning Date - RBD) for your 70 ½ year and by 12/31of the end of that year and by 12/31 of each year thereafter. Note that if you elect to defer your first-year RMD, you will be required to withdraw two Required Minimum Distributions the next year. A 50% penalty tax may apply if you fail to take a timely RMD. Required Minimum Distributions do not apply to Roth IRAs.

您必須在達到 70 歲半後的次年 4 月 1 日（最低要求提款開始日---- RBD）之前開始提取最低要求分配款項（RMD），當年 12 月 31 日之前，再次提取最低分配款項。以後年度提取必須在本年度的 12 月 31 日之前完成。請註意：如果您選擇推遲您 70 歲半那年的第一次提款，您必須在次年提取兩次最低要求分配款項。如果您未能及時提取最低要求分配款項，您會被處於 50%的稅收罰金。羅斯 IRA 沒有最低提款要求。

WITHHOLDING NOTICE INFORMATION (FORM W-4P/OMB No. 1545-0074) 繳稅通知表格的信息（表格 W-4P/OMB No. 1545-0074）

Basic Information About Withholding From Pension and Annuities 退休金和年金繳稅表格基本信息

Generally, Federal income tax withholding applies to payments made from pension, profit sharing, stock bonus, annuity, and certain deferred compensation plans, IRAs, and commercial annuities.

一般來講，從退休金，利潤分配，股份紅利，年金，某些遞延薪金計劃，個人退休金帳戶和商業性年金等中所得的收入，都要交納聯邦所得稅。

Purpose of Form W-4P 表格 W-4P 的用途

Unless you elect otherwise, Federal income tax will be withheld from payments from Individual Retirement Accounts (IRAs). You can use Form W-4P, or a substitute form, such as that contained on this form, furnished by the Trustee or Custodian, to instruct your Trustee or Custodian to withhold no tax from your IRA payments (or to revoke this election). This substitute form should be used only for distributions from IRAs which are payable on demand.

除非有其他情況，從個人退休帳戶裏所得的收入都需要交納聯邦所得稅。您可以填寫表格 W-4P 或者一張替代表格，申請對您 IRA 帳戶的取款不扣稅。替代表格由您的托管人或監管人提供，它包含了 W-4P 表格，並對辦理此手續向您托管人或監管人作了說明。這個替代表格只用於 IRA 帳戶一經要求即付款的分配款項。

Nonperiodic Payments 非周期性付款

Payments from IRAs that are payable upon demand are treated as nonperiodic payments for federal income tax purposes. Generally, nonperiodic payments must have income tax withheld at a rate of not less than 10%. You can elect to have no income tax withheld from a nonperiodic payment (IRA payment) by filing Form W- 4P or a substitute form with the Trustee or Custodian and checking the appropriate box on that form. Your election will remain in effect for any subsequent distribution unless you change or revoke it. A U.S. citizen or resident alien may not waive withholding on any distribution delivered outside of the U.S. or its possessions. Distributions to a nonresident alien are generally subject to a tax-withholding rate of 30%. A alien's country of residence and the United States, and the nonresident alien submits Form W8-BEN, *Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding* , or satisfies the documentation requirements as provided under the regulations. For more information, please see Publication 505, *Tax Withholding and Estimated Tax,* and Publication 515 *Withholding 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 payment. 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 Form W-4P.

從聯邦所得稅的角度來看，一經要求即付款的 IRA 帳戶付款被視爲非周期性付款。一般來說，非周期性付款所繳納的所得稅率必須不得低於 10%。您可以通過填寫 W-4P 表格或者您監管人或托管人所提供的替代表格，適當勾選表格的相應選項，申請從非周期性付款中不扣取稅收。您的這個選擇會一直生效，直至您作出改變或者取消。美國公民或外籍居留者從美國或其附屬地以外所得的分配款項是不可以申請免稅的。外籍非居留者所得的分配款項一般繳納的稅率爲 30%。如果您不是外籍居留者或美國公民，而是外籍非居留者，則需要遞交 W8-BEN 表，表格 Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding 或者滿足各項規定要求的其他表格。更多信息，請到美國國稅局辦事處參考 Publication 505，Tax Withholding and Estimated Tax， Publication 515 和 Withholding of Tax on Nonresident Aliens and Foreign Entities。

請註意：您如果在納稅年度沒有扣繳或預繳足夠稅款，就會被處以罰款。新退休人員請查看 Publication 505，此文件詳細解釋了預繳稅收的要求和懲罰措施。您可以通過填寫 W-4P 表格從您的 IRA 帳戶扣繳足額稅款，這樣就可以不用每個季度預繳稅款了。

Revoking the Exemption from Withholding 取消免稅

If you want to revoke your previously filed exemption from withholding, file another Form W-4P with the Trustee or Custodian and check the appropriate box on that form.

如果您想取消您先前的免稅申請，向您的托管人或監管人另外遞交一個 W-4P 表格，在表中勾選適當選項。

Statement of Income Tax Withheld from Your IRA 您 IRA 帳戶的所得稅扣繳表

By January 31 of next year, you will receive Form 1099R showing the total amount of your IRA withdrawals and the total federal/state income tax withheld during the year. Copies of Form W-4P will not be sent to the IRS.

在下一年 1 月 31 日之前，您會收到 1099R 表格，表中顯示了您 IRA 帳戶的提款總額，年度聯邦/州所得稅繳納總額。W-4P 表格的副本是不需要交給美國國稅局的。

Signature

Your signature is required to certify that the information you have provided is true and correct and that you are aware of all the circumstances affecting this IRA withdrawal.

您必須通過簽名確認您所提供的信息是正確無誤的，並表示您了解此 IRA 提款行爲的所有影響因素。

STATE TAX WITHHOLDING INFORMATION SHEET州稅預扣信息表

This general information is provided to help you understand state income tax withholding requirements for Individual Retirement Account distributions. While Scottrade makes every effort to obtain information about state tax laws from sources believed to be reliable, Scottrade cannot guarantee the accuracy or timeliness of state tax withholding information because state tax laws are subject to constant change and interpretation. We recommend that you contact your tax advisor regarding your tax withholding elections, and to answer any questions that you may have regarding your state's withholding laws.
提供這個一般資料是爲了幫助您了解個人退休帳戶分配的州稅預扣要求。雖然史考特盡最大努力從被認爲是可靠的來源獲取有關州稅法律的信息，史考特不保證州稅預扣信息的準確性和及時性因爲州稅法律會不斷更改和說明。就您的稅務預扣選擇和有關您所在州的預扣法律方面的問題我們建議您聯係您的稅務顧問。
Scottrade is required to withhold state tax from your distribution based upon state tax law for your state of residency. Your state of residency is determined by the state in which you legally reside at the time of distribution. Your state withholding election must be completed in Section 6 of the Distribution Request Form.
根據您所居住的州的稅法，史考特需要從您的分配中預扣州稅。您所居住的州是在分配時您法定居住的州所決定的。在分配表格中您必須要完成第6部分州稅預扣選擇。

STATE OF LEGAL RESIDENCE 法定居住州	**WITHHOLDING OPTIONS 預扣選擇**
KS, MA, ME, OR, VT	State taxes must be withheld if you elect to have federal taxes withheld. If you elect not to have federal tax withheld, you may optionally elect to have state taxes withheld. 如果您選擇預扣聯邦稅，州稅則必須預扣。如果您選擇不預扣聯邦稅，您可以自由選擇是否要預扣州稅。
NE	State withholding is **only** allowed on premature distributions. 只有提前分配才允許預扣州稅。 State taxes must be withheld if you elect to have federal taxes withheld. If you elect not to have federal tax withheld, you may optionally elect to have state taxes withheld. 如果您選擇預扣聯邦稅，州稅則必須預扣。如果您選擇不預扣聯邦稅，您可以自由選擇是否要預扣州稅。
MS	State withholding is **only** allowed on premature and excess distributions. State taxes must be withheld unless you opt out. 只有提前分配或超額分配才允許預扣州稅。除非您選擇排除，否則州稅必須預扣。
CA, IA, NC, OK	If you elect to have federal tax withheld, Scottrade is required to withhold state tax unless you specifically elect not to have state tax withheld. 如果您選擇預扣聯邦稅，史考特必須要預扣州稅，除非您特別選擇不預扣州稅。
AR, GA	State taxes must be withheld unless you opt out.除非您選擇排除，必須預扣州稅。
DE	State withholding is voluntary regardless of whether or not you elect to have federal taxes withheld. 無論您選擇是否預扣聯邦稅，州稅預扣都是自願的。 State taxes must be withheld where federal withholding is required for payments made outside the U.S. 如果在美國以外的收入需要預扣聯邦稅，那麽州稅也必須要預扣。
AL, CO, CT, DC, ID, IL, IN,KY, LA, MD, MI, MN, MO, MT, ND, NJ, NM, NY, OH, PA, RI, SC, UT, VA, WI, WV	State withholding is voluntary regardless of whether or not you elect to have federal taxes withheld. 無論您選擇是否預扣聯邦稅，州稅預扣都是自願的。
AK, AZ, FL, HI, NH, NV, SD, TN , TX, WA, WY	State tax withholding is not available. Scottrade will not withhold state taxes even if you elect to withhold state taxes. 沒有州稅預扣。您即使選擇了預扣州稅，史考特也不會預扣州稅。

You may provide a percentage or dollar amount equal to or greater than your state's minimum withholding requirements; otherwise Scottrade will automatically apply your state's applicable minimum withholding requirements.
您可以提供一個等於或大於您州稅預扣要求的百分數或者美元數額；不然，史考特將按照您州稅預扣的要求自動預扣。

STATE OF LEGAL RESIDENCE 法定居住州	MINIMUM TAX RATE 最低稅率
CO, DC, MS, ND, NM, OH, UT, VA, WV	No minimum tax rate provided. You must provide a percentage or dollar amount. 沒有提供最低稅率。您必須要提供一個百分數或者美元數額。
MD, MI, NY, WI	No minimum tax rate provided. You must provide a percentage or dollar amount not less than $5.00. 沒有提供最低稅率。您必須要提供一個不少於$5.00的百分數或者美元數額。
CT, IN, MO, NJ	No minimum tax rate provided. You must provide a percentage or dollar amount not less than $10.00. 沒有提供最低稅率。您必須要提供一個不少於$10.00的百分數或者美元數額。
CA	Minimum percentage is 10% of the federal withholding amount. The amount of withholding must be greater than $10.00. 最低比率是預扣聯邦稅的10%。預扣的數額必須要大於$10.00
AR, IL	Minimum percentage is 3%. 最低稅率是3%。
PA	Minimum percentage is 3.07%.最低稅率是3.07%。
NC	Minimum percentage is 4%.最低稅率是4%。
AL, DE, IA, KS, ME, NE, OK	Minimum percentage is 5%.最低稅率是5%。
MA	Minimum percentage is 5.3%.最低稅率是5.3%。
GA, KY, MT	Minimum percentage is 6%.最低稅率是6%。
MN	Minimum percentage is 6.25%.最低稅率是6.25%
RI, SC	Minimum percentage is 7%.最低稅率是7%。
ID	Minimum percentage is 7.8%.最低稅率是 7.8%。
OR	Minimum percentage is 9%. The amount of withholding must be greater than $10.00. 最低稅率是9%。預扣的數額必須要大於$10.00
VT	Minimum percentage is 27% of federal withholding amount. 最低比率是聯邦預扣數額的27%。
LA	State tax withholding is calculated using the wage formula. The formula can be in form R-1306. 州稅預扣是使用薪水計算公式。此公式可以在R-1306中找到。
AK, AZ, FL, HI, NH, NV, SD, TN , TX, WA, WY	State tax withholding is not available. Scottrade will not withhold state taxes even if you elect to withhold state taxes. 沒有州稅預扣。您即使選擇了預扣州稅，史考特也不會預扣州稅。

免責聲明

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