

3. Method of Distribution (Select a distribution date from the 5th to the 30th of the month. If your distribution date falls on a weekend or a holiday, or is not valid for a particular month, we will process your transaction on the preceding business day.)

Start Date: [][]-[][]-[][][][]
(month, day, year)

End Date (optional): [][]-[][]-[][][][]
(month, day, year)

Frequency:
(Check one.)
 Monthly
 Quarterly
 Semiannually
 Annually

Provide your distribution instructions below. We'll continue distributions until the account(s) is/are depleted or the end date specified above is reached. To list more than two funds, provide the information on a separate sheet. **Note:** If you are taking SEPPs and have calculated the installment amount using the life-expectancy method, you must contact Vanguard each year to provide the new installment amount.

[][][][] []
Fund Number Fund Name

[][][][][][][][][][][][] \$ [][][][], [][][][][]
Account Number Dollar Amount

[][][][] []
Fund Number Fund Name

[][][][][][][][][][][][] \$ [][][][], [][][][][]
Account Number Dollar Amount

4. Payment Instructions (Complete **either A or B.**)

A. Standard payment instructions. (Check one and, if applicable, provide the information requested.)

- Mail my distribution checks to the name and address currently shown on my SIMPLE IRA.
- Deposit my distribution in the following nonretirement Vanguard fund accounts that list me as sole or joint account owner.
(To list more than two funds, provide the information on a separate sheet.)

Fund Number	Fund Name	Account Number	Percentage
[][][][]	[]	[][][][][][][][][][][]	[][][] %
[][][][]	[]	[][][][][][][][][][][]	[][][] %

B. Special payment instructions. (Check one.)

- Make the checks payable to me and mail to the following address:
 - Provide an address only if you want the checks mailed to you at a location other than the address of record.
 - **If you choose this option, a signature guarantee is required in Section 7.**
 - If your distribution will be sent to an address outside of the United States, you cannot opt out of federal income tax withholding.

[]
Street Address or Box Number

[][][][][][][][][][][][][][][][] [][] [][][][][]-[][][][]
City State Zip

Deposit my distribution proceeds electronically to my account at the following financial institution:

- Your bank, savings and loan, or credit union must be a member of the Automated Clearing House (ACH) network.
- It is important that you tape a voided check (if you check the "Checking" box) or preprinted deposit slip (if you check the "Savings" box) in the space provided below. If you do not, there will be a delay in processing your request.
- If the names on your bank account and your Vanguard account don't match, skip to **Section 5** and complete the remainder of this form along with our Bank Transfer Service Form.

Bank Name

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Bank Phone Number

Bank Account Number

Bank Routing Number (located in the bottom left corner of your checks)

Account Type:
(Check one.)

Checking

Savings

Name(s) on Bank Account

J.A. Sample 123 Street Anywhere, USA 12345	YOUR BANK YOUR CITY USA 123456789	87654
PAY TO THE ORDER OF _____	\$ _____	
MEMO _____	_____ DOLLARS VOID AFTER 60 DAYS	
<input type="text" value="1: 123456789:"/>	<input type="text" value="12345678987654321:11"/>	<input type="text" value="87654"/>

Bank routing number

Your account number

Check number

Tape your voided check
 or preprinted deposit slip here.
 Please do not use staples to attach it.

5. Income Tax Withholding Elections

Regardless of your withholding election, you are responsible for paying any tax due on the taxable portion of your withdrawal. If federal and state income taxes are due and either your estimated tax payments or the amount of tax you have withheld is insufficient under IRS or your state's rules, you may be subject to penalty taxes. The amount you have withheld for federal and state income taxes combined cannot exceed 100% of your distribution.

A. Federal income tax withholding.

Distributions from your Vanguard SIMPLE IRA will be subject to a 10% federal income tax withholding unless you check the "No" box or specify a higher amount below. Vanguard will automatically withhold 10% of your entire distribution for federal income tax if you do not check one of the boxes below.

Special rules for addresses outside the U.S.

If your account is registered to an address outside the U.S. or your payment is being directed outside the U.S., we're required to presume your tax status to be foreign and withhold 30% federal income tax from your distribution *unless* one of the following applies:

- **You're a U.S. person (including a resident alien) and we have a valid IRS Form W-9 on file.** We're required to withhold 10% federal income tax from your distribution. *You can't elect out of federal income tax withholding for distributions delivered outside the U.S.*
- **You're not a U.S. person and we have on file a valid IRS Form W-8 on which you've claimed tax treaty benefits.** If you're eligible for a reduced withholding rate based on a tax treaty your country has with the U.S., you may claim the reduced rate by completing Form W-8, including the section titled "Claim of Tax Treaty Benefits," and providing either your U.S. taxpayer identification number (TIN) or your foreign TIN. If your claim is valid, the reduced rate will be applied.

If you have an address outside the U.S. and aren't sure whether we have a Form W-9 or W-8 on file for your account, please call us. We'll provide you with further instructions for completing either a paper Form W-9 or an electronic Form W-8.

No. Do not withhold federal income tax from my distributions.

Yes. Withhold at a rate of % (at least 10%).

B. State income tax withholding.

Vanguard will apply withholding for your state as you instruct on the next page. If you have questions regarding state withholding, contact your tax advisor or your state's taxing authority. **Important:** If you are not a resident of one of the following states, skip to **Section 6**.

Residents of Iowa, Kansas, Maine, Massachusetts, Nebraska, and Oklahoma	If federal tax is withheld, state tax withholding is mandatory. Vanguard will automatically withhold the minimum required by your state unless you specify a higher amount on the next page.
Residents of Arkansas, California, Delaware, Michigan, North Carolina, Oregon, and Vermont	If federal tax is withheld, state tax withholding is mandatory unless you specifically elect not to have state tax withheld. Vanguard will automatically withhold the minimum required by your state unless you either check the "Do not withhold" box or specify a higher amount on the next page.
Residents of Mississippi	If federal tax is withheld, state tax withholding is mandatory if your distribution is subject to the federal early withdrawal penalty. Vanguard will automatically withhold the minimum required by Mississippi unless you specify a higher amount on the next page.
Residents of Indiana, Louisiana, Maryland, Missouri, Montana, New Jersey, New Mexico, New York, Utah, and Wisconsin	State tax may be withheld regardless of your federal withholding election. Vanguard will or won't withhold as you indicate on the next page. If no box is checked, we won't withhold.

(over, please)

Vanguard will use the address of record on your account to determine state withholding requirements. **If the state listed on your account is not your legal state of residence, provide that information here:**

State of Residence

(Check only one.)

Do not withhold state income tax from my SIMPLE IRA distribution.

Withhold my state's minimum requirement.

Withhold my state's minimum requirement, **plus** this additional amount:

 % **OR** \$

Withhold this amount:

 % **OR** \$

(Vanguard will withhold at least your state's minimum requirement.)

6. Signature—YOU MUST SIGN BELOW *(Important: If a signature guarantee is required (see Section 4B), do not sign until you are in the presence of the authorized officer providing the signature guarantee.)*

I hereby instruct Vanguard to distribute my SIMPLE IRA as indicated on this form.

If I am using this form to add an electronic bank transfer option to my account, I authorize The Vanguard Group, Inc., and Vanguard Marketing Corporation, and any affiliates or subsidiaries of either (individually or collectively, "Vanguard"), upon telephone or online request, to pay amounts representing redemptions or withdrawals made by me, or to secure payment of amounts invested by me, by initiating credit or debit entries to the bank named by me. I authorize the bank to accept any such credits or debits to my account without responsibility for the correctness thereof. I acknowledge that the origination of ACH transactions to my account must comply with U.S. law. I further agree that Vanguard will not incur any loss, liability, cost, or expense in connection with my telephone or online request. I understand that this authorization may be terminated by me at any time by written notification to Vanguard and to the bank. The termination request will be effective as to Vanguard as soon as Vanguard has had a reasonable amount of time to act upon it. I represent and warrant to Vanguard that I am an owner or authorized signer on the bank account specified by me on this form and that no other owner or authorized signer of such bank account is required to sign in order to authorize the initiation of ACH entries to such bank account.

➤ **SIGNATURE**

Signature of Participant *(must be an original)*

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Date (month, day, year)

7. Signature Guarantee—IF APPLICABLE

- If you elected in **Section 4B** to make checks payable to you and mail to a different address, a signature guarantee—that is, underwritten certification that your signature as the participant is genuine—is required.
- You can obtain a signature guarantee from an authorized member of a bank, broker, or other qualified financial institution. **A notary public cannot provide a signature guarantee.**

Title/Name of Institution

 - -

Date (month, day, year)

Signed guarantee stamp

