# Vanguard SIMPLE IRA Installment Distribution Request



#### Effective July 2014

- Print clearly, preferably in capital letters and black ink.
- Complete this form to authorize Vanguard to initiate a series of recurring payments from your Vanguard SIMPLE IRA. Note: Initiating these
  payments does not guarantee satisfaction of IRS required minimum distribution rules.
- This form cannot be used for accounts that have been open for less than two years, unless you are age 59½ or older, you are requesting substantially equal periodic payments (SEPPs), or you are not the original owner (now deceased) of the SIMPLE IRA.
- Distributions from your account may be subject to federal income tax withholding and penalties.

Most forms can be downloaded from our website at **vanguard.com/serviceforms**. Or you can call us to order them—or get assistance in filling out this form—at **800-662-2003** on business days from 8 a.m. to 10 p.m. or on Saturdays from 9 a.m. to 4 p.m., Eastern time. Return this form in the enclosed postage-paid envelope, or mail to **Vanguard**, **P.O. Box 1106**, **Valley Forge**, **PA 19482-1106**. For overnight delivery, mail to **Vanguard**, **455 Devon Park Drive**, **Wayne**, **PA 19087-1815**.

## **1.** Participant Information

Social Security Number or Individual Taxpayer ID Number Birt	Date (month, day, year)	
Name (first, middle initial, last)		
Street Address or Box Number		
City		State Zip
Daytime Telephone Number	Evening Telephone Number	

# 2. Distribution Information

To be eligible to take distributions from your SIMPLE IRA, you must check the applicable box. We also need this information to properly code your IRS Form 1099-R.

Normal distribution (IRS distribution code 07). Check this box if you are age 59½ or older and are not required to take minimum distributions.\*

**Early distribution** (*IRS distribution code 01*). Check this box if you are under age 59½. You may be subject to a 10% additional tax on early distributions unless you meet an exception under the Internal Revenue Code. **Note:** The additional tax on early distributions is increased to 25% if your distribution occurs within two years of the first contribution to your account (*Reason Code S*). In order to claim an exception from the additional tax, you must complete IRS Form 5329.

**Death** (*IRS distribution code 04*). Check this box if the original owner of the SIMPLE IRA has died and you are the beneficiary. Additional documentation may be required. Call us for more information.

**Required minimum distributions** (*IRS distribution code 07*). Check this box if you are age 70½ or older and are taking required minimum distributions (RMDs).\* If you would like to have your RMD automatically distributed for you each year, call us to sign up for our free RMD Service.

\*Vanguard offers checkwriting privileges to SIMPLE IRA owners age 59½ or older. Checks written from a SIMPLE IRA will be reported on IRS Form 1099-R. Federal and state income taxes are **not** withheld from checkwriting distributions, and you are responsible for paying any federal, state, or local income taxes and any penalties that may apply. To obtain a Vanguard Checkwriting Form, visit our website at **vanguard.com/serviceforms**.

ESIDBE

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		S Dollar Amount
Fund Number	Fund Name	
Account Number		\$,

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

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

Aail 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	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 123	vour BANK vour city USA 345 345 345 345 345 345 345 345 345 345	check 87654
PAY TO THE ORDER OF	ape your voic sit	es to astaci
or P	reprint use star	DOLLARS VOID AFTER 60 DAYS
MEMO Please		
1:123456789:	12345678987654321:11	87654
Bank routing number	Your account number	Check number

## 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.

4

(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:	

	count is not your legal state of residence, provide that information		
State	e of Residence		
(Che	eck 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, <b>plus</b> this additional amount:		% OR \$
	Withhold this amount: (Vanguard will withhold at least your state's minimum requirement.)		% OR \$
If I am u Corpora amount debit er correctr Vangua may be	y instruct Vanguard to distribute my SIMPLE IRA as indicated on this form. Using this form to add an electronic bank transfer option to my account, I au ation, and any affiliates or subsidiaries of either (individually or collectively, is representing redemptions or withdrawals made by me, or to secure paym intries to the bank named by me. I authorize the bank to accept any such cre ness thereof. I acknowledge that the origination of ACH transactions to my a rd will not incur any loss, liability, cost, or expense in connection with my te terminated by me at any time by written notification to Vanguard and to th	"Vanguard"), upon telep nent of amounts invested dits or debits to my acco account must comply wi elephone or online reque e bank. The termination	hone or online request, to pay d by me, by initiating credit or bunt without responsibility for the th U.S. law. I further agree that est. I understand that this authorizatio request will be effective as to
or autho	rd as soon as Vanguard has had a reasonable amount of time to act upon in orized signer on the bank account specified by me on this form and that no d to sign in order to authorize the initiation of ACH entries to such bank acco	other owner or authorize	
SI	G N A T U R E		
S I Signatu	G N A T U R E re of Participant (must be an original)	Date	(month, day, year)
-	re of Participant (must be an original)	Date	(month, day, year)
Signa If yo			
Signa If yo certi You	re of Participant ( <i>must be an original</i> ) <b>ature Guarantee—IF APPLICABLE</b> bu elected in <b>Section 4B</b> to make checks payable to you and mail to a diffe	erent address, a signatur	e guarantee—that is, underwritten

5

Date (month, day, year)