

SmartBlend IRASM Automatic Distribution Form

Important Usage Information

This form is to be used by individuals who are over age 59½ and wish to receive normal distributions on a periodic basis. This form should not be used for premature distributions, lump-sum distributions, distributions due to the death of the IRA holder, or distributions due to divorce. For all nonperiodic distribution requests, please use the IRA Distribution form, which can be obtained at www.abglobal.com or by calling (800) 221 5672.

Instructions:

- If the IRA holder is deceased, the IRA Distribution form should be used.
- Return all executed forms to AllianceBernstein Investor Services, Inc., P.O. Box 786003, San Antonio, TX 78278-6003; for overnight delivery, send to AllianceBernstein Investor Services, Inc., 8000 IH 10W, 4th Floor, San Antonio, TX 78230.
- For help filling out this form, please call Client Services at (800) 221 5672, 8:30 a.m. to 7:00 p.m. (ET), Monday–Friday.

Important Tax Information

The federal tax law requires you to make a choice concerning the payments, called “distributions,” that you receive from your Traditional Individual Retirement Account (IRA) or Simplified Employee Pension (SEP) IRA. According to the law, federal income tax will be withheld (subtracted) at a rate of at least 10% from all distributions unless you tell us that you do not want any taxes withheld. (Note, however, that you cannot waive withholding if you request that your distribution be mailed to a P.O. Box.) If you choose not to have taxes withheld, or if the amount withheld is not enough, you may be responsible for paying estimated federal income taxes under Internal Revenue Service (IRS) rules. When your actual taxes for a year are determined, you could incur IRS penalties if your withholding and estimated tax payments were not sufficient. Also, withholding does not take into account any excise tax that may be due with respect to a distribution. You can change your choice about having taxes withheld at any time during the distribution year, even after distributions have begun. For additional information concerning withholding or distributions, please contact your tax advisor or the Internal Revenue Service.

1. SmartBlend IRA Holder Information

Please provide the legal name of the IRA holder.

_____ Last Name	_____ First Name	_____ MI
_____ Date of Birth (MM/DD/YYYY)	_____ Social Security Number	_____ Daytime Phone Number
_____ Mailing Address*		
_____ City	_____ State	_____ ZIP Code

* If the address listed above has been changed within the past 30 days or is not the same as the address AllianceBernstein has on record, a Medallion Signature Guarantee will be required.



2. Requestor Information

Are you the SmartBlend IRA Holder?

- Yes (Please proceed to Section 3.)
- No (Please provide your name and daytime phone number and check the appropriate box indicating the capacity in which you are acting. If not listed, please check "Other" and specify your capacity.)

Last Name	First Name	MI
Daytime Phone Number		
<input type="checkbox"/> Attorney-in-fact	<input type="checkbox"/> Executor(trix)	<input type="checkbox"/> Former Minor
<input type="checkbox"/> Former Spouse	<input type="checkbox"/> Trustee	<input type="checkbox"/> Beneficiary
<input type="checkbox"/> Custodian for a Minor Beneficiary	<input type="checkbox"/> Custodian for a Minor IRA Holder	<input type="checkbox"/> Other _____

3. Investments

Account Information

Please indicate the account for which you would like to establish a periodic distribution program. Also indicate the dollar amount or percentage of the account that you would like to receive on an annual basis, when you would like the distributions to begin, and the frequency of the payments.

Account Number	—or—	Annual Percent of Account		
Annual Amount				
Frequency of Payments (choose one):	<input type="checkbox"/> Biweekly	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	<input type="checkbox"/> Annually
Begin payments on (MM/DD):	____ / ____			

4. Distribution Method

Select one of the following options:

Your check will be made payable to you and sent to the address listed on the account registration unless you request otherwise in Section 5. Payments will be made from the account listed in Section 3. All distributions requested on this form will be considered normal distributions.

Note: The payment amounts under any of the distribution methods listed below are not guaranteed. Payments will be made for any year only to the extent that your account has sufficient assets to cover the payment amount.

- Real**
This strategy adjusts a fixed annual withdrawal amount to rise with inflation. The Consumer Price Index is used to determine inflation adjustments. You specify a fixed dollar amount that you wish to receive on an annual basis. The payments will then be distributed based on the payment frequency selected and the amount specified, AND, each year, the fixed dollar amount will be increased to adjust for inflation. Example: An investor elects to withdraw 4.5% in the initial year with a payment frequency of "monthly." The initial account value is \$100,000. The investor will then receive \$375 per month for the first year. At the end of year one, the percentage increase in inflation from the previous year is 3%. Therefore, the annual withdrawal amount will increase from \$4,500 to \$4,635. So, in year two, the investor will receive \$386.25 per month. If the inflation percentage change is ever less than 0% (i.e., deflation), the investor's annual withdrawal amount will remain unchanged from the previous year.
- Stable**
In selecting the Stable distribution method, you specify a fixed dollar amount that you wish to receive on an annual basis. The payments will then be distributed based on the payment frequency selected and the fixed dollar amount specified. Example: An investor with an initial account value of \$100,000 elects to withdraw 6.5% per year with a payment frequency of "monthly." The investor will then receive \$541.67 per month.

Minimum Certain

In selecting the Minimum Certain distribution method, you specify the percentage that you wish to receive on an annual basis. However, this distribution method does not “allow” an annual withdrawal amount to be less than the previous year’s annual withdrawal amount. You will specify a withdrawal percentage that you wish to receive on an annual basis. At the end of each year, on the last business day of the year, the specified withdrawal percentage will be multiplied by the account value at day’s end to determine the annual withdrawal amount for the next year. The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for the next year. In addition, the strategy has a “floor” such that the new annual withdrawal amount cannot be less than the previous year’s annual withdrawal amount. If it is, then the new annual withdrawal amount will be set to the previous year’s annual withdrawal amount, provided sufficient assets are in the account to cover the withdrawal amounts. Example: An investor elects to withdraw 5.5% per year with a payment frequency of “monthly.” Initially, the investor invests \$100,000, so for the first year, the investor will receive \$458.33 per month. At the end of the first year, the investor’s account value is \$105,000. The investor’s annual withdrawal amount for year two will be 5.5% of \$105,000, that is, \$481.25 per month. At the end of year two, the account value is \$100,000, but because this strategy has a “floor,” the monthly withdrawal amount for year three would remain at \$481.25.

Variable

In selecting the Variable distribution method, you specify the percentage that you wish to receive on an annual basis. At the end of each year, on the last business day of the year, the specified withdrawal percentage will be multiplied by your account value at day’s end to determine the annual withdrawal amount for the next year. The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for the next year. Example: An investor elects to withdraw 5% per year with a payment frequency of “monthly.” Initially, the investor invests \$100,000, so, for the first year, the monthly withdrawal amount would be \$416.67. At the end of year one, the account value is \$105,000, so the monthly withdrawal amount for year two would be \$437.50. At the end of year two, the account value is \$102,000, so the monthly withdrawal amount for year three would be \$425.

Longevity

This strategy bases your annual withdrawal amount on the joint life expectancy of someone your age and someone 10 years younger. At the end of each year, you’ll receive a percentage of your account value, which we calculate using the life expectancy tables available from the Internal Revenue Service (the account value is divided by the joint life expectancy factor of someone your age and someone 10 years younger). The payments will then be distributed based on the payment frequency selected and the newly calculated annual withdrawal amount for that year. Example: An investor is 65 years old. The account value is \$100,000 with a payment frequency of “monthly.” The applicable joint life expectancy factor is 32.* Therefore, the investor’s annual withdrawal amount will be \$3,125, or \$260.42 per month. The following year, the account value is \$102,000, and the investor is now 66 years old. The joint life expectancy is now 31.1,* so for this year, the investor will receive \$273.31 per month.

Any shareholder who owns or purchases shares of a fund with a current account value of at least \$5,000 may establish a systematic withdrawal plan. Under this plan, the shareholder will periodically receive a payment in a stated amount of not less than \$50 on a selected date. The \$5,000 account minimum does not apply to a shareholder who owns shares through an individual retirement account or other retirement plan, has attained the age of 70½ and wishes to establish a systematic withdrawal plan to help satisfy a required minimum distribution. Systematic withdrawal plan participants must elect to have their dividends and distributions from a fund automatically reinvested in additional shares of the fund.

*Based on the current Joint and Last Survivor Life Expectancy tables from the Internal Revenue Service’s regulations on required distributions from retirement plans.

5. Payment Method

A. Please choose one of the following:

- Make check payable to the IRA Holder and mail to the address of record.
- Make check payable to a special payee and/or mail to a special address, as provided below.

Last Name	First Name	MI
Address		
City	State	ZIP Code

Electronic Funds Transfer (EFT)

- Existing Bank Account**—Check if you want the distribution deposited into a bank account for which you have already established the ability to perform EFT transactions with AllianceBernstein for the account(s) listed in Section 5.
- New Bank Account Information**—Check if bank account EFT transaction capability has not been established with AllianceBernstein or if you want the distribution deposited into a bank account different from the bank account already established on the account(s) listed in Section 5. Attach a preprinted voided check/deposit slip.

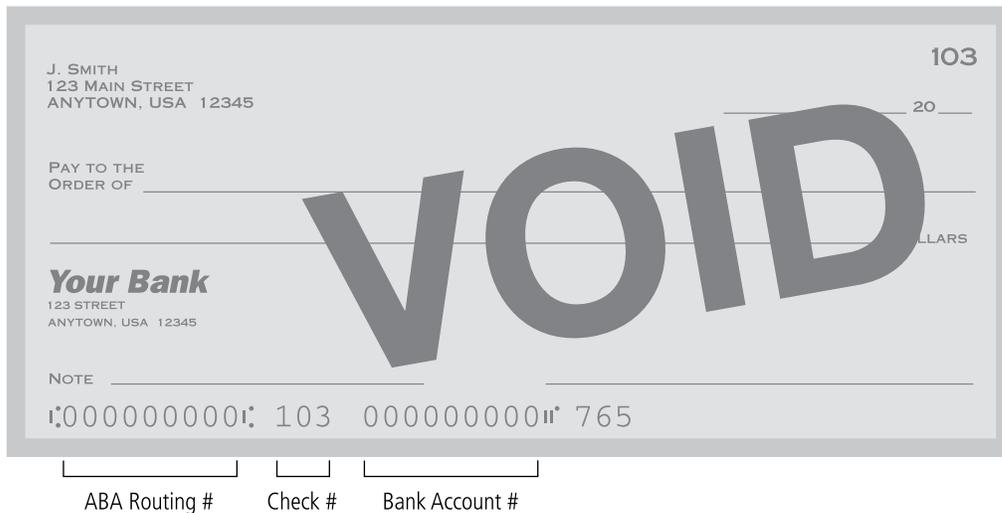
Note: Your financial institution must be a US bank.

Bank Information

Bank's ABA Routing Number	Bank Account Number
<input type="checkbox"/> Checking Account	<input type="checkbox"/> Savings Account

Please Tape a Preprinted Voided Check Here*

For EFT transactions, the Fund requires signatures of bank account owners exactly as they appear on bank records. If the registration at the bank differs from that on the AllianceBernstein mutual fund, all owners of the bank account must authorize the draft by signing below:



Signature (All bank account owners must sign)	Date
Signature	Date
Signature	Date

Please note that the SmartBlend IRA holder or authorized third party must also sign in Section 7.

*Services cannot be established without a preprinted voided check. If you are using a savings account rather than a checking account, please attach a preprinted deposit slip. The check or deposit slip provided must include the following: Bank ABA Routing Number, Bank Account Number and Bank Account Registration (name and address of IRA holder). If you are unable to provide these items, please submit a letter from your bank (on bank letterhead) confirming your account information.

B. If you would like to reinvest distributions in another AllianceBernstein account, please select one:

- Reinvestment of Payment (existing account).** To reinvest distribution proceeds in an existing AllianceBernstein account, complete this section. See the notice in the Section 7 regarding signature guarantee.

Account Name

Fund Name and Account Number

Date of Payment (MM/DD/YYYY) ____/____/____ (Only for systematic installment payments of a fixed dollar amount.)

- Reinvestment of Payment (new account).** To reinvest distribution proceeds in a new AllianceBernstein mutual fund account, complete a Mutual Fund Application and return it with this form. If you are the surviving spouse beneficiary of the IRA owner and you would like to roll over distribution proceeds to a new IRA, complete an IRA Application and return it with this form.

Date of Payment (MM/DD/YYYY) ____/____/____ (Only for systematic installment payments of a fixed dollar amount.)

6. Withholding

If you do not complete this section, federal income tax will be withheld at a rate of 10% from all distributions from a Traditional IRA.

- I do not want federal tax withheld from the distribution(s) directed above.** I understand that I may be responsible for payment of estimated tax and may incur penalties under the estimated tax rules if my withholding and estimated tax payments are not sufficient.
- I do want federal tax withheld from the distribution(s) directed above.** I understand that withholding at a rate of 10% will apply unless I specify a greater withholding percentage here: _____%.

7. Signature

By signing below, you certify that you are eligible to engage in the transactions listed on this form and are acting in the capacity indicated in Section 2 of this form.

By signing below, you certify that you have read the Important Tax Information on this form and that the information provided on the form regarding your status with respect to the account involved and in all other aspects is correct. You also certify that the action directed on this form fully complies with the terms of the Individual Retirement Account Custodial Agreement governing your Traditional IRA or Roth IRA.

By signing this request, you are certifying, under the penalty of perjury, that the Social Security number or Taxpayer Identification Number you have provided in Section 1 of this form is the correct Social Security number or Taxpayer Identification Number and is not subject to backup withholding.

Signature

Date

A Medallion Signature Guarantee will be required for any of the following:

- Authorization from an individual other than the AllianceBernstein IRA holder.
- Special Payees
- Special mailing instructions
- Distributions over \$100,000
- Address listed on form has been changed within the past 30 days or is not the same as the address AllianceBernstein has on record.
- Reinvestment of distribution proceeds into an account registered to anyone other than the IRA holder.

Affix Medallion Signature Guarantee Stamp Below*

*A Medallion Signature Guarantee is defined as a guarantee of signature as a warranty, with respect to the signature of an endorser of a security or an originator of an instruction regarding a security that, at the time of signing, guaranteed the signature was genuine; the signer was an appropriate person to sign, or, if the signature is by an agent, the agent had actual authority to act on behalf of the appropriate person; and the signer had legal capacity to sign.

AllianceBernstein Investments, Inc. (ABI) is the distributor of the AllianceBernstein family of mutual funds. ABI is a member of FINRA and is an affiliate of AllianceBernstein L.P., the manager of the funds.

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