

# Removal of Excess IRA Contribution Form

- Please print clearly in blue or black ink.
- This form should be used only for requests for removal of excess contributions.
- To process your distribution as a removal of an excess contribution PRIOR to your tax filing deadline, AllianceBernstein Investor Services must receive your request (in good order) ON or BEFORE your tax filing deadline. Postmarks on the mailing envelope are insufficient.
- Send a completed and signed form 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, 13th Floor, San Antonio, TX 78230.
- For help filling out this form, please call Client Services at (800) 221 5672, 8:30 a.m. to 6:30 p.m. (ET), Monday–Friday.

Note: Excess contributions are complex and their tax consequences vary based on your circumstance. Please contact your tax advisor for your specific needs.

## 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. 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.





## 4. 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 wish to have federal tax withheld from this distribution.
- I wish to have federal tax withheld from this distribution at a withholding rate of 10%.
- I wish to have federal tax withheld from this distribution at a withholding rate of \_\_\_\_\_%.

**Caution:** If you elect not to have withholding apply to your distribution, or if you do not have enough federal income tax withheld from your distribution, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Even if you elect not to have federal income tax withheld, you are liable for payment of federal income tax on the taxable portion of your distribution from all IRAs you own. You may also be subject to penalties under the estimated tax payment rules if your payments of estimated tax and withholding, if any, are insufficient. Please consult your tax advisor if you have any questions about withholding federal tax from your distribution.

## 5. Payment Method

Please choose one of the following:

- Apply proceeds of the excess withdrawal as a contribution for tax year \_\_\_\_\_ to the following account(s):

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Fund Number	Account Number
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Fund Number	Account Number
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- Make check payable to the IRA Account 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.

Use only if different from the individual listed in Section 1.

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Last Name	First Name	MI
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Mailing Address

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City	State	ZIP Code
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- Electronic Funds Transfer (EFT)**
  - Existing Bank Account**—Check if you want the distribution deposited into a bank account for which you have already established ETF transaction capabilities with AllianceBernstein for the account(s) listed in Section 3.
  - 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 than the bank account already established for the account(s) listed in Section 3. Attach a preprinted voided check/deposit slip. Complete Section 6 to provide new bank instructions.

## 6. Bank Information

Note: Your financial institution must be a US bank.

Bank's ABA Routing Number

Bank Account Number

Checking Account

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:



ABA Routing #

Check #

Bank Account #

Signature (All bank account owners must sign).

Date

Signature

Date

Signature

Date

Please note that the IRA holder or authorized third party must 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 account holder). If you are unable to provide these items, please submit a letter from your bank (on bank letterhead) confirming your account information.

## 7. Signature

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

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, Roth IRA or SEP IRA.

If you are signing this request as a beneficiary of a deceased IRA account holder, you are also 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.

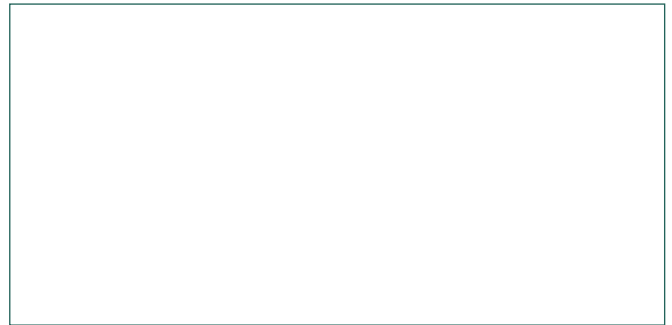
Signature

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.

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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