

# IRA Required Minimum Distribution Form

Please complete and submit this form to request a Required Minimum Distribution (RMD) or to update your current RMD instructions. For other types of distribution requests:

- To request a normal or premature distribution, send a distribution to a former spouse or other retirement plan, or rollover a distribution to a non-AllianceBernstein IRA, complete and submit the **IRA Distribution Form**.
- To transfer IRA assets between custodians, complete and submit the **IRA Rollover/Transfer Form**.
- To request the removal of an excess contribution, complete and submit the **Removal of Excess IRA Contribution Form**.

Please print or type, and keep a copy for your records. Both this form and the included IRS Form W-4R must be completed and signed.

If you have any questions about completing this form, please call us toll-free at (800) 221 5672, Monday through Friday, 8:30 a.m. to 6:30 p.m. Eastern Time. Return all completed forms to **AllianceBernstein Investor Services, Inc., PO 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**.

## 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 law, distributions from a Traditional or SEP IRA are subject to federal income tax withholding at a rate of 10% unless you provide an alternative withholding election. The withholding will be turned over to the Internal Revenue Service as a prepayment of your tax liability for the year the distribution is made. If you elect not to have withholding applied to your distributions, or if you do not have enough federal income tax withheld from your distributions, 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. If no election is made a withholding rate of 10% will apply to each distribution. Additionally, if your only address of record is a P.O. Box or non-U.S. address, a withholding rate of 10% will apply to each distribution unless you choose a greater rate of withholding. You may change your choice about the level of taxes you would like 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 in the Internal Revenue Service.

## 1. Reason for Distribution

This form is being submitted to:

- Make a one-time Required Minimum Distribution (RMD).  
**Note:** If you are making this RMD due to the death of the IRA holder, do not complete Section 6. Also, complete and submit the **IRA Distribution Form**.
- Set up a new periodic installment payment plan for the RMD.
- Change the existing periodic installment payment plan information (and/or withholding rate) for the RMD.



## 2. 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
Residential Address (if Mailing Address is a PO Box)		
City	State	ZIP Code

If you are not the IRA holder, please provide the following information:

**I am acting on this account in the following capacity:**

- |  |                                      |                                  |
|--|--------------------------------------|----------------------------------|
| <input type="checkbox"/> Attorney-in-fact                  | <input type="checkbox"/> Beneficiary | <input type="checkbox"/> Trustee |
| <input type="checkbox"/> Custodian for a Minor Beneficiary | <input type="checkbox"/> Other _____ |                                  |

Last Name	First Name	MI
Daytime Phone Number	Social Security Number (Beneficiary only)	

## 3. Distribution Information

Complete this section if you wish to make a **one-time** distribution from your IRA to fulfill your Required Minimum Distribution for the year. If you wish to make any other type of distribution request, do not complete this form. Complete and submit the **IRA Distribution Form**.

- I authorize AllianceBernstein to calculate the required minimum distribution (RMD) based on the IRA holder's assets held at AllianceBernstein<sup>†</sup>.
- I wish to specify the funds and amounts to distribute from each account:

Fund Number	Account Number	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

\* If this address has been changed within the past 30 days, or is not the same as the address AllianceBernstein has on record, a Medallion Signature Guarantee Stamp is required (Section 9).

<sup>†</sup> Required minimum distributions will be based on the combined value of all funds held within the IRA Holder's AllianceBernstein Traditional IRA on December 31 of the prior year divided by the IRA Holder's life expectancy. The installment payment of the RMD will be applied proportionately to each fund based on the combined Traditional IRA balance. If you elect to have a specific dollar amount distributed from your Traditional IRA to satisfy your required minimum distribution, a new distribution form will be required for each subsequent year.

#### 4. Periodic Installment Payment Plan Information

Complete this section if you wish to establish a new periodic installment payment plan to fulfill your Required Minimum Distribution, or if you wish to change the details of your existing plan. If you are updating your withholding rate (Section 8), list the affected account(s) in the "I wish to change my existing plan" section below.

I wish to establish a new periodic installment payment plan.

I authorize AllianceBernstein to calculate the required minimum distribution (RMD) based on the IRA holder's assets held at AllianceBernstein\*.

Account Number \_\_\_\_\_ Payment Start Date (MM/DD/YYYY)<sup>†</sup> \_\_\_\_\_  Monthly  Quarterly  Annually  
 Payment Frequency

I wish to specify the amounts of the periodic payments, and from which account(s) they will be distributed:

Fund Number	Account Number	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

\_\_\_\_\_  Monthly  Quarterly  Annually  
 Payment Start Date (MM/DD/YYYY)<sup>†</sup> \_\_\_\_\_ Payment Frequency

I wish to change my existing periodic installment payment plan. If you are updating your withholding rate (Section 8), list the affected account(s) in this section.

I authorize AllianceBernstein to calculate the required minimum distribution (RMD) based on the IRA holder's assets held at AllianceBernstein\*.

Account Number \_\_\_\_\_ Payment Start Date (MM/DD/YYYY)<sup>†</sup> \_\_\_\_\_  Monthly  Quarterly  Annually  
 Payment Frequency

I wish to specify the amounts of the periodic payments, and from which account(s) they will be distributed:

Fund Number	Account Number	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

\_\_\_\_\_  Monthly  Quarterly  Annually  
 Payment Start Date (MM/DD/YYYY)<sup>†</sup> \_\_\_\_\_ Payment Frequency

\*Required minimum distributions will be based on the combined value of all funds held within the IRA Holder's AllianceBernstein Traditional IRA on December 31 of the prior year divided by the IRA Holder's life expectancy. The installment payment of the RMD will be applied proportionately to each fund based on the combined Traditional IRA balance. If you elect to have a specific dollar amount distributed from your Traditional IRA to satisfy your required minimum distribution, a new distribution form will be required for each subsequent year.

<sup>†</sup> You may choose a date up to and including the 28th of the month but not later. (This limitation has been established to ensure a payment made in December is processed and issued prior to calendar year-end.) If you do not specify a beginning date, a default date of the 1st of the month will be applied. If the day selected is not a Business Day in a given month, or quarter, as applicable, the amount indicated will be withdrawn on the next Business Day

## 5. Receive Your RMD by Check

Complete this section to receive your RMD via a mailed check. Do not complete Section 6 or Section 7.

### A. Make the RMD check payable to (select one):

- The IRA holder (Section 2).
- The beneficiary (Section 2), if you are making this RMD due to the death of the IRA holder. (Also complete and submit an **IRA Distribution Form**.) A Medallion Signature Guarantee Stamp is required in Section 9.
- The payee listed below. (A Medallion Signature Guarantee Stamp is required in Section 9.)

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Last Name

First Name

MI

### B. Send the RMD check to (select one):

- The IRA holder's address (Section 2).
- The address listed below. (A Medallion Signature Guarantee Stamp is required in Section 9.)

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Mailing Address

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City

State

ZIP Code

## 6. Transfer Your RMD to a Mutual Fund Account

Complete this section to transfer your RMD to a new or existing mutual fund account. (RMD distributions may not be transferred to other IRAs.) Do not complete Section 5 or Section 7.

**Note:** If you are making this RMD due to the death of the IRA holder, do not complete this section. You must complete Section 5 or Section 7.

- Transfer the RMD to the existing AllianceBernstein Mutual Fund account listed below:

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Account Name

Fund Number

Account Number

- Transfer the RMD to a new AllianceBernstein Mutual Fund account. Complete and submit a **Mutual Fund Application** in addition to this form.

## 7. Deposit Your RMD into Your Bank Account

Complete this section to deposit your RMD into a new or existing bank account. Do not complete Section 5 or Section 6.

- Deposit the RMD into the bank account on file for this account.** Select this option if you have previously established EFT transactions for the account(s) in Section 4.

	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Bank Routing Number	Bank Account Number	Type of Account

- Deposit the RMD into the bank account listed below, which is not on file for this account.** Select this option if you have not established EFT for your account(s), or you wish to have the distribution deposited in a different bank than the one currently associated with your account(s).

- Please use this bank account for future EFT transactions for the account(s) listed in Section 4.

	<input type="checkbox"/> Checking	<input type="checkbox"/> Savings
Bank Routing Number	Bank Account Number	Type of 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)

\_\_\_\_\_  
Signature Date

\_\_\_\_\_  
Signature Date

## 8. Withholding

**Note:** If you are changing or updating the withholding rate on an existing periodic installment payment plan, also complete the appropriate information in Section 4.

Please complete and sign the attached IRS Form W-4R to make your withholding election if you are electing a withholding rate other than 10%. The W-4R allows you to elect a withholding rate between 0% and 100%.

If no withholding election is made or the form is otherwise incomplete, federal income tax will be withheld at a rate of 10% from all distributions.

If your distribution is being mailed to a P.O. Box or outside the U.S. and its territories, federal income tax will be withheld at a rate of 10% unless you choose a greater rate of withholding.

**Caution:** If you elect no withholding apply to your distribution, or 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 rules if your payments of estimated tax and withholding, if any, are insufficient. Please consult your tax advisor if you have questions about withholding federal tax from your distribution.

\* 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.

## 9. Signature

By signing below (and providing the Medallion Signature Guarantee Stamp as indicated), 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.

**Note:** Please ensure the appropriate signature appears on the enclosed IRS Form W-4R in addition to on the signature line 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, Roth IRA, or SEP IRA.

If you are signing this request as a beneficiary of a deceased IRA holder, you are also certifying, under penalty of perjury, that the Social Security number or Tax ID Number you have provided in Section 2 of this form is the correct number, and that the number is not subject to backup withholding.

Signature

Date

A Medallion Signature Guarantee Stamp is required if:

- The authorized individual is not the AllianceBernstein IRA holder.
- There is a special payee.
- There are special mailing instructions.
- The distribution amount is greater than \$100,000.
- The address of record has been changed within the past 30 days, or the address listed on this form is not the same as the address of record.
- The distribution proceeds are being reinvested into an account registered to anyone other than the AllianceBernstein 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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**Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions**

Department of the Treasury  
Internal Revenue Service

Give Form W-4R to the payer of your retirement payments.

**2023**

<b>1a</b> First name and middle initial	Last name	<b>1b</b> Social security number
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Address \_\_\_\_\_

City or town, state, and ZIP code \_\_\_\_\_

Your withholding rate is determined by the type of payment you will receive.

- For nonperiodic payments, the default withholding rate is 10%. You can choose to have a different rate by entering a rate between 0% and 100% on line 2. Generally, you can't choose less than 10% for payments to be delivered outside the United States and its territories.
- For an eligible rollover distribution, the default withholding rate is 20%. You can choose a rate greater than 20% by entering the rate on line 2. You may not choose a rate less than 20%.

See page 2 for more information.

<b>2</b> Complete this line if you would like a rate of withholding that is different from the default withholding rate. See the instructions on page 2 and the Marginal Rate Tables below for additional information. Enter the rate as a whole number (no decimals) . . . . .	<b>2</b>	%
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<b>Sign Here</b>	<p>_____ <b>Your signature</b> (This form is not valid unless you sign it.)</p>	<p>_____ <b>Date</b></p>
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**General Instructions**

Section references are to the Internal Revenue Code.

**Future developments.** For the latest information about any future developments related to Form W-4R, such as legislation enacted after it was published, go to [www.irs.gov/FormW4R](http://www.irs.gov/FormW4R).

**Purpose of form.** Complete Form W-4R to have payers withhold the correct amount of federal income tax from your nonperiodic payment or eligible rollover distribution from an employer retirement plan, annuity (including a commercial annuity), or individual retirement arrangement (IRA). See page 2 for the rules and options that are available for each type of payment. Don't use Form W-4R for periodic payments (payments made in installments at regular

intervals over a period of more than 1 year) from these plans or arrangements. Instead, use Form W-4P, Withholding Certificate for Periodic Pension or Annuity Payments. For more information on withholding, see Pub. 505, Tax Withholding and Estimated Tax.

**Caution:** If you have too little tax withheld, you will generally owe tax when you file your tax return and may owe a penalty unless you make timely payments of estimated tax. If too much tax is withheld, you will generally be due a refund when you file your tax return. Your withholding choice (or an election not to have withholding on a nonperiodic payment) will generally apply to any future payment from the same plan or IRA. Submit a new Form W-4R if you want to change your election.

**2023 Marginal Rate Tables**

You may use these tables to help you select the appropriate withholding rate for this payment or distribution. Add your income from all sources and use the column that matches your filing status to find the corresponding rate of withholding. See page 2 for more information on how to use this table.

<b>Single or Married filing separately</b>		<b>Married filing jointly or Qualifying surviving spouse</b>		<b>Head of household</b>	
<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>	<i>Total income over—</i>	<b>Tax rate for every dollar more</b>
\$0	<b>0%</b>	\$0	<b>0%</b>	\$0	<b>0%</b>
13,850	<b>10%</b>	27,700	<b>10%</b>	20,800	<b>10%</b>
24,850	<b>12%</b>	49,700	<b>12%</b>	36,500	<b>12%</b>
58,575	<b>22%</b>	117,150	<b>22%</b>	80,650	<b>22%</b>
109,225	<b>24%</b>	218,450	<b>24%</b>	116,150	<b>24%</b>
195,950	<b>32%</b>	391,900	<b>32%</b>	202,900	<b>32%</b>
245,100	<b>35%</b>	490,200	<b>35%</b>	252,050	<b>35%</b>
591,975*	<b>37%</b>	721,450	<b>37%</b>	598,900	<b>37%</b>

\* If married filing separately, use \$360,725 instead for this 37% rate.

## General Instructions (continued)

**Nonperiodic payments—10% withholding.** Your payer must withhold at a default 10% rate from the taxable amount of nonperiodic payments **unless** you enter a different rate on line 2. Distributions from an IRA that are payable on demand are treated as nonperiodic payments. Note that the default rate of withholding may not be appropriate for your tax situation. You may choose to have no federal income tax withheld by entering “-0-” on line 2. See the specific instructions below for more information. Generally, you are not permitted to elect to have federal income tax withheld at a rate of less than 10% (including “-0-”) on any payments to be delivered outside the United States and its territories.

**Note:** If you don't give Form W-4R to your payer, you don't provide an SSN, or the IRS notifies the payer that you gave an incorrect SSN, then the payer must withhold 10% of the payment for federal income tax and can't honor requests to have a lower (or no) amount withheld. Generally, for payments that began before 2023, your current withholding election (or your default rate) remains in effect unless you submit a Form W-4R.

**Eligible rollover distributions—20% withholding.** Distributions you receive from qualified retirement plans (for example, 401(k) plans and section 457(b) plans maintained by a governmental employer) or tax-sheltered annuities that are eligible to be rolled over to an IRA or qualified plan are subject to a 20% default rate of withholding on the taxable amount of the distribution. You can't choose withholding at a rate of less than 20% (including “-0-”). Note that the default rate of withholding may be too low for your tax situation. You may choose to enter a rate higher than 20% on line 2. Don't give Form W-4R to your payer unless you want more than 20% withheld.

Note that the following payments are **not** eligible rollover distributions: (a) qualifying “hardship” distributions, and (b) distributions required by federal law, such as required minimum distributions. See Pub. 505 for details. See also *Nonperiodic payments—10% withholding* above.

**Payments to nonresident aliens and foreign estates.** Do not use Form W-4R. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities, and Pub. 519, U.S. Tax Guide for Aliens, for more information.

**Tax relief for victims of terrorist attacks.** If your disability payments for injuries incurred as a direct result of a terrorist attack are not taxable, enter “-0-” on line 2. See Pub. 3920, Tax Relief for Victims of Terrorist Attacks, for more details.

## Specific Instructions

### Line 1b

For an estate, enter the estate's employer identification number (EIN) in the area reserved for “Social security number.”

### Line 2

**More withholding.** If you want more than the default rate withheld from your payment, you may enter a higher rate on line 2.

**Less withholding (nonperiodic payments only).** If permitted, you may enter a lower rate on line 2 (including “-0-”) if you want less than the 10% default rate withheld from your payment. If you have already paid, or plan to pay, your tax on this payment through other withholding or estimated tax payments, you may want to enter “-0-”.

**Suggestion for determining withholding.** Consider using the Marginal Rate Tables on page 1 to help you select the appropriate withholding rate for this payment or distribution. The tables are most accurate if the appropriate amount of tax on all other sources of income, deductions, and credits has been paid through other withholding or estimated tax payments. If the appropriate amount of tax on those sources of income has not been paid through other withholding or estimated tax payments, you can pay that tax through withholding on this payment by entering a rate that is greater than the rate in the Marginal Rate Tables.

The marginal tax rate is the rate of tax on each additional dollar of income you receive above a particular amount of income. You can use the table for your filing status as a guide to find a rate of withholding for amounts above the total income level in the table.

To determine the appropriate rate of withholding from the table, do the following. Step 1: Find the rate that corresponds with your total income not including the payment. Step 2: Add your total income and the taxable amount of the payment and find the corresponding rate.

If these two rates are the same, enter that rate on line 2. (See *Example 1* below.)

If the two rates differ, multiply (a) the amount in the lower rate bracket by the rate for that bracket, and (b) the amount in the higher rate bracket by the rate for that bracket. Add these two numbers; this is the expected tax for this payment. To get the rate to have withheld, divide this amount by the taxable amount of the payment. Round up to the next whole number and enter that rate on line 2. (See *Example 2* below.)

If you prefer a simpler approach (but one that may lead to overwithholding), find the rate that corresponds to your total income including the payment and enter that rate on line 2.

**Examples.** Assume the following facts for *Examples 1* and *2*. Your filing status is single. You expect the taxable amount of your payment to be \$20,000. Appropriate amounts have been withheld for all other sources of income and any deductions or credits.

**Example 1.** You expect your total income to be \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$80,000, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. Because these two rates are the same, enter “22” on line 2.

**Example 2.** You expect your total income to be \$42,500 without the payment. Step 1: Because your total income without the payment, \$42,500, is greater than \$24,850 but less than \$58,575, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$62,500, is greater than \$58,575 but less than \$109,225, the corresponding rate is 22%. The two rates differ. \$16,075 of the \$20,000 payment is in the lower bracket (\$58,575 less your total income of \$42,500 without the payment), and \$3,925 is in the higher bracket (\$20,000 less the \$16,075 that is in the lower bracket). Multiply \$16,075 by 12% to get \$1,929. Multiply \$3,925 by 22% to get \$863.50. The sum of these two amounts is \$2,792.50. This is the estimated tax on your payment. This amount corresponds to 14% of the \$20,000 payment (\$2,792.50 divided by \$20,000). Enter “14” on line 2.



**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to carry out the Internal Revenue laws of the United States. You are required to provide this information only if you want to (a) request additional federal income tax withholding from your nonperiodic payment(s) or eligible rollover distribution(s); (b) choose not to have federal income tax withheld from your nonperiodic payment(s), when permitted; or (c) change a previous Form W-4R (or a previous Form W-4P that you completed with respect to your nonperiodic payments or eligible rollover distributions). To do any of the aforementioned, you are required by sections 3405(e) and 6109 and their regulations to provide the information requested on this form. Failure to provide this information may result in inaccurate withholding on your payment(s). Failure to provide a properly completed form will result in your payment(s) being subject to the default rate; providing fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and to cities, states, the District of Columbia, and U.S.

commonwealths and territories for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.