



TAX-DEFERRED RETIREMENT ACCOUNT (TDRA) APPLICATION FOR REQUIRED MINIMUM DISTRIBUTIONS

You are required by law to begin taking minimum distributions (RMDs) from the Tax-Deferred Retirement Account of the Pension Fund of the Christian Church (Disciples of Christ) ("TDRA") by the April 1 of the calendar year following the later of the calendar year that you:

- attain age 70½; or
- sever employment from your employer and, if your employer is a church, with all other churches eligible to participate in the TDRA.

If you die before you have received a distribution of your entire account, distributions must generally commence to your beneficiary by the end of the calendar year following the calendar year of your death. However, if you are the member's surviving spouse, then you may delay taking RMDs from the TDRA until the year in which the member would have attained age 70 ½, if later.

If you do not timely begin RMDs, you must pay a 50% excise tax on the difference between your RMD and any distributions actually made to you.

You must complete this Application for Required Minimum Distributions in order to direct Pension Fund as to how to pay your RMDs. Contact Pension Fund if you want to satisfy the RMD rules by taking another form of distribution from the TDRA. If you do not either (i) timely notify Pension Fund that you have **not** retired or (ii) direct Pension Fund as to how to satisfy the RMD rules, Pension Fund will automatically begin sending your RMDs to you each November.

- PLEASE TYPE OR PRINT CLEARLY -

I. MEMBER INFORMATION

Member Name _____ Account No. _____
(first) (middle) (last/family name)

Check here if there has been a change to your contact information on file.

Home Address _____ Member Ref. No. _____

City _____ State _____ Country _____ Zip Code _____ - _____

Daytime Phone Number (_____) _____ E-Mail Address _____

Severance of Employment Date ____/____/____ from *(insert name of former employer)* _____

Social Security No./ITIN ____ - ____ - ____ Date of Birth ____/____/____

II. BENEFICIARY INFORMATION [COMPLETE ONLY IF MEMBER IS DECEASED]

Beneficiary Name _____ Social Security No./ITIN ____ - ____ - ____
(first) (middle) (last/family name)

Home Address _____

City _____ State _____ Country _____ Zip Code _____ - _____

Home Phone Number (_____) _____ Work Phone Number (_____) _____ Cell Phone Number (_____) _____

E-Mail Address _____

Date of Birth ____/____/____ Citizenship _____ *If you are not a US citizen, you must have an ITIN.*

Date of Member's Death ____/____/____ Relationship to Member _____

III. PAYMENT OF DISTRIBUTION

Check the applicable box(es) below:

- I elect for my RMD to be withdrawn from TDRA account no. _____.
- I have multiple TDRA accounts, and I elect for my RMD to be withdrawn pro rata from all TDRA accounts.

I understand that I will receive an annual payment equal to my RMD for the calendar year each November **unless** I elect to receive my annual RMD payment each year on or as soon as administratively practicable after *(enter day and month)* ____/____.

If I have attained age 70½ this year, I may elect to postpone my initial RMD until April 1 of the next calendar year. I understand that if I make an election to postpone my initial RMD, I will receive two RMDs the following year, one by April 1 and one in November.

- I elect to postpone my initial RMD until April 1 of the next calendar year *(member option only)*.

I elect to receive my RMD as follows (check one only):

- Direct deposited by ACH into my bank account on record with Pension Fund.** *If you do not have a bank account on record or if you want your distributions to be direct deposited by ACH to another bank account, complete the following information and attach a "void" check to this Application:*

Name of Bank _____

Mailing Address of Bank _____

City _____ State _____ Country _____ Zip Code _____ - _____

Phone Number (_____) _____

Your Account Number _____ Bank Routing Number _____ Checking Savings

- Transferred to my BA Account No.** _____ *If you do not already have a BA Account, you must contemporaneously complete and return a BAA Enrollment Form with this Application (member or surviving spouse option only).*

IV. FEDERAL AND STATE INCOME TAX WITHHOLDING [SUBSTITUTE FORM W-4P]

Pension Fund will withhold 10% on each distribution, unless you elect more withholding or no withholding from your distributions (check one only):

- Do NOT withhold federal income tax from any distributions.
- Additional dollar amount above 10%, if any, you want withheld from each distribution: \$.

Withholding will apply only to the portion of your distribution that is included in your income (e.g. after-tax contributions in your rollover account are not included in income and are not taxable to you).

Your election will remain in effect until you submit a new Substitute Form W-4P making a new election. You may submit a new Substitute Form W-4P at any time, and it will be effective the first day of the next month that falls at least 30 days after the completed Substitute Form W-4P is received by Pension Fund. If you elect not to have withholding apply 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.

If the social security number you provide on this Application is not correct, Pension Fund is required to withhold taxes on your RMDs at 10%, even if you elected to have no withholding.

Unless you have a current state income tax withholding election in place, you will need to complete a state tax withholding certificate for your state of residence. If you live in a state that mandates state income tax withholding, Pension Fund will withhold the required amount. Please indicate your state of tax residence (if different than your home address in Section I or II, as applicable) _____. For more information regarding the withholding requirements of your state of residence, see www.pensionfund.org.

V. APPLICANT CERTIFICATION AND SIGNATURE

By signing this Application, I make the following certifications:

- I understand that I can also satisfy the RMD rules by taking another form of distribution from the TDRA, and that if I would like more information regarding these options under the TDRA, I can contact Pension Fund.
- I understand that the personal information provided on this Application will be used by Pension Fund to process my elections and to provide member services to me under the TDRA.
- I understand that Pension Fund will process my distribution request only if I am a member or beneficiary presently entitled to receive a distribution under the TDRA.
- If I have applied for a distribution as a beneficiary, I have attached a copy of the member's death certificate to this Application. As a beneficiary, I further understand and agree that Pension Fund may only make a distribution of the member's account balance in my name if I am properly designated as the beneficiary on the member's current Beneficiary Designation Form on file with Pension Fund, or, in the absence of such form, based on the provisions in the TDRA.
- I understand that I am required to provide proof of my age and the age of my beneficiary, **and that a copy of a birth certificate, passport, driver's license, or state issued identification card must be provided with this Application.**
- I certify that the information provided on this Application is accurate. I agree that I will timely notify Pension Fund of any changes to the information provided on this Application.

Applicant Signature _____ Date ____/____/____

VI. PENSION FUND AUTHORIZATION

The former Employer has confirmed that the member severed employment on ____/____/____ and/or, with respect to a minister, the Regional Minister has confirmed that the member is no longer in active ministry with any employer eligible to participate in the Pension Plan.

Pension Fund Representative Signature _____ **Date** ____/____/____

Printed Name _____

Pension Fund of the Christian Church

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