

IRA Distribution



✓ Use this form to:

- Request a distribution from an individual retirement account (IRA), including direct rollover and required minimum distribution (RMD).

✗ Do not use this form to:

- Withdraw an excess contribution before your tax filing deadline. Use the [IRA Excess Contribution Withdrawal](#) form.
- Request any IRA to IRA transfer. Contact the receiving institution for transfer instructions.
- Transfer an IRA due to divorce. Complete the [IRA Divorce Transfer](#) form.
- Request a qualified charitable distribution. Use the [Qualified Charitable Distribution—IRA](#) form.
- Claim an inheritance from an IRA or request a distribution from an inherited IRA. Use the [IRA Claim & Distribution for Beneficiaries](#) form.

Mail to:

T. Rowe Price
P.O. Box 17302
Baltimore, MD 21297-1302

Express delivery only:

T. Rowe Price Mail Code 17302
4515 Painters Mill Road
Owings Mills, MD 21117-4903



This monitor indicates that the process can be done online.



This stamp indicates that a signature guarantee is required.



This paper clip indicates that you may need to attach documentation.

1 Owner Information

Complete a separate form per IRA type.

Check IRA type:

- ☐ Traditional ☐ Roth ☐ Rollover ☐ Roth Rollover

Check if IRA assets are held in a brokerage account:

- ☐ Brokerage. It is your responsibility to ensure that sufficient funds are available in your sweep account to cover the amount of the requested distribution.

Name	Social Security Number (SSN)
Phone	Date of Birth (mm/dd/yyyy)

2 Distribution Information

Check one reason for distribution:

- ☐ **Age 59½ or over at the time of the distribution.**
- ☐ **Under age 59½.** Additional tax for early withdrawal may apply. The IRS has created several exceptions to the additional tax (e.g., distributions upon the account holder's disability). See *IRS Publication 590* and *Instructions for Form 5329* and speak with your tax professional for further details regarding the exceptions that may be available to you.
- ☐ **Direct rollover** to an eligible employer-sponsored retirement plan. Verify rollover acceptance with the receiving plan administrator. Not for proceeds directed to an IRA held with another institution.
- ☐ **Correction of excess contribution** (after tax filing deadline, including extension). A 6% penalty on the excess amount may apply.
- ☐ **Required minimum distribution** Go to Section 3. **NOTE:** This calculation does not include assets at other institutions or assets held in an inherited IRA at T. Rowe Price.

2A Amount

The distribution will be one payment unless you complete Section 2B. If "specified years" is the systematic calculation method, leave the amount blank, as the amount will vary.

Fund Name	Account Number	Amount
		<input type="checkbox"/> All <input type="checkbox"/> \$* <input type="checkbox"/> % <input type="checkbox"/> Shares
		<input type="checkbox"/> All <input type="checkbox"/> \$* <input type="checkbox"/> % <input type="checkbox"/> Shares

- ☐ For more funds, check this box and attach a [separate page](#).

NOTE: Dollar balances may fluctuate daily with the market. If the dollar amount is close to the total balance, provide percent or share amount instead.

2B Frequency

Check one: ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

Start Month and Year (mm/yyyy)	Day of Month [†] (Defaults to 20th, if blank) <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20
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†NOTE: If a weekend or holiday, processed on the next business day.

Systematic calculation method. Check one:

- ☐ **Fixed amount** provided in Section 2A.
- ☐ **Specified years:** You should confirm that this number does not exceed the time limits prescribed by law. The systematic distribution will include all IRAs of the same type.

3 RMD

Most RMDs can be requested by phone or on the Web.
visit troweprice.com/rmd

RMD calculations include all IRAs of the same type held at T. Rowe Price. Distributions will be taken proportionately from your applicable IRA accounts, with brokerage account distributions taken from the sweep account. For brokerage accounts, if securities must be sold in order to accommodate a cash distribution from the sweep account, ensure your trades are placed in time for settlement to take place before the RMD date.

Do not complete this section if the assets are held in an inherited IRA. Complete the [IRA Claim & Distribution for Beneficiaries](#) form.

Check one:

- ☐ Distribute only current year RMD now.
- ☐ Systematic RMD program (the RMD program will remain on file unless canceled or deferred).

Check a Frequency:

- ☐ Monthly ☐ Quarterly ☐ Semiannually ☐ Annually

Start Month and Year (mm/yyyy)	Day of Month [†] (Defaults to 20th, if blank) <input type="checkbox"/> 10 <input type="checkbox"/> 15 <input type="checkbox"/> 20
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†NOTE: If a weekend or holiday, processed on the next business day.

Spouse information. If your spouse is on file as the sole primary beneficiary, confirm his or her date of birth. To add or change beneficiaries, attach the [IRA Beneficiary](#) form.

Spouse's Name	Date of Birth (mm/dd/yyyy)
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Transfer or rollover assets. If assets were moved from another financial institution to this IRA during the current year, **check one:**

- ☐ RMD satisfied prior to the transfer or rollover or from other IRA assets.
- ☐ RMD **not** satisfied prior to transfer or rollover. Calculate the RMD for the assets on the attached other financial institution prior year-end statement and distribute based on the instructions provided above.



4 Payment Options

A check will be mailed to the address on file unless you check a box below.

☐ **Invest in a T. Rowe Price taxable account.**

- ☐ New account. Complete the [Mutual Fund New Account](#) form.
- ☐ Existing account.

Account Number	Fund Name

- ☐ For more accounts, check this box and attach a [page](#).

☐ **Electronic funds transfer (EFT).** Money will be sent via Automated Clearing House (ACH) unless you check the box marked wire. If over \$250,000 per fund, it will be sent via wire. Your bank may also charge a wire fee.

- ☐ **Wire.** Not for systematic distributions. \$5 fee if less than \$5,000.

Distributions are sent to the bank on file unless you check below.

- ☐ New bank account. Signature guarantee may be required.

Enclose a voided check or a letter signed by the bank on bank letterhead, which provides the account number, registration, and ACH instructions.

- ☐ Checking account **or** ☐ Savings account

- ☐ Add this bank to my account for future transactions. If a bank is on file, replace it.

- ☐ **Issue a check to your employer sponsored retirement plan, an alternate address, and/or payee.** This form will not facilitate an IRA to IRA transfer. Contact the receiving institution to initiate an IRA to IRA transfer. Signature guarantee is required unless you are requesting a direct rollover. (Indirect rollovers to another IRA require a signature guarantee.)

Payee Name		
Account Number (Cannot be SSN)	Account/Plan Type*	
Address		
City	State	ZIP Code

*Provide your most recent statement from the other financial institution to expedite a direct rollover to an eligible employer-sponsored plan.

5 Income Tax Withholding

For each distribution form you submit, please review and complete the attached IRS Form W-4R, Withholding Certificate for Nonperiodic Payments and Eligible Rollover Distributions, located at the end of the IRA Distribution form. **If we do not receive a properly completed, signed, and dated IRS Form W-4R with your distribution request, we will withhold federal income tax at the rate of 10% on the amount of the distribution, unless you are a nonresident alien.**

State income tax will be withheld from your distribution under the applicable state law if your address of record is in a state that defaults to withholding. If you elect a direct rollover to an eligible employer-sponsored retirement plan, you understand that income taxes will not be withheld.

☐ **CHECK THIS BOX IF YOU ARE TAKING A QUALIFIED**

DISTRIBUTION FROM A ROTH IRA: Federal and state income tax will not be withheld. Generally, a qualified distribution is tax-free if taken at least five years after the year of your first Roth IRA contribution and you've reached age 59½, become totally disabled, died, or meet the

requirements for first-time home purchase. If you are unsure whether your distribution is a qualified distribution from a Roth IRA, please consult with your tax professional.

Special rule for foreign addresses and/or nonresident aliens. If your address on record is outside the United States, or its possessions, we must withhold federal income tax as described below:

- If you are a U.S. citizen or other U.S. person as described on IRS Form W-9, we must withhold federal income tax at a rate of 10%. You may not elect out of this withholding requirement. You may use Form W-4R to elect a withholding percentage greater than 10%.
- If you are a nonresident alien, you are required to complete and submit [IRS Form W-8BEN](#) (or, if applicable, an [IRS Form W-8BEN-E](#)). This form identifies you as a nonresident alien and may allow you to elect out of the 30% default withholding applicable to nonresident aliens or elect a reduced rate of withholding (if your country has a treaty with the U.S. that permits reduced withholding).

NOTE: IRS forms are available at irs.gov or by calling 800-TAX-FORM.

6 Signatures

If requesting a distribution, by signing this form, I certify the following:

- The information and elections made above are true and accurate. I authorize T. Rowe Price to act upon my instructions provided on the form.
- If I am requesting a direct rollover to an eligible employer-sponsored retirement plan, I certify that the amount being distributed is eligible to be rolled over, and I understand that federal or state income taxes will not be withheld from my distribution.
- I have received and reviewed IRS Form W-4R, of which a copy was provided when I received this T. Rowe Price form.
- If I am of RMD age, I understand that I am responsible for calculating and withdrawing my RMD amounts under Internal Revenue Code Section 401(a)(9). I hereby indemnify and hold T. Rowe Price Trust Company, its parent and affiliates, successors, and employees harmless from any and all liability should I fail to receive the correct RMD amount in any calendar year.

6A Account Owner

Sign Below

Signature guarantee is required if:

- Distribution is sent to a bank where the IRA owner is not one of the bank owners
- Payable to someone other than the owner
- Requesting an indirect rollover to another IRA (not required for direct rollovers to a qualified plan)
- Mailed to an address other than the address on file
- Invested in an account not owned by the owner

Signature and Date Required

Owner	Date (mm/dd/yyyy)
X	

6B Bank Account Owner

Sign Below

To add a new bank on file, owners of the bank account who are not the IRA owner must sign here. If the IRA owner is not one of the bank owners, sign in the presence of a signature guarantor.

Signature and Date Required

Bank Account Owner	Date (mm/dd/yyyy)
X	



You can obtain the Medallion signature guarantee from most banks, savings institutions, or broker-dealers. We cannot accept guarantees from notaries public or non-Medallion guarantors. The level of coverage provided by the guarantor's stamp must cover the dollar amount of the transaction or it may be rejected.

Medallion Signature Guarantee — Place Medallion Stamp Below

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 2026, 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 for purposes of these withholding rules:

- Qualifying “hardship” distributions;
- Distributions required by federal law, such as required minimum distributions;
- Distributions from a pension-linked emergency savings account;
- Eligible distributions to a domestic abuse victim;
- Qualified disaster recovery distributions;
- Qualified birth or adoption distributions;
- Qualified long-term care distributions; and
- Emergency personal expense 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 \$70,000 without the payment. Step 1: Because your total income without the payment, \$70,000, is greater than \$66,500 but less than \$121,800, the corresponding rate is 22%. Step 2: Because your total income with the payment, \$90,000, is greater than \$66,500 but less than \$121,800, 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 \$60,000 without the payment. Step 1: Because your total income without the payment, \$60,000, is greater than \$28,500 but less than \$66,500, the corresponding rate is 12%. Step 2: Because your total income with the payment, \$80,000, is greater than \$66,500 but less than \$121,800, the

corresponding rate is 22%. The two rates differ. \$6,500 of the \$20,000 payment is in the lower bracket (\$66,500 less your total income of \$60,000 without the payment), and \$13,500 is in the higher bracket (\$20,000 less the \$6,500 that is in the lower bracket). Multiply \$6,500 by 12% to get \$780. Multiply \$13,500 by 22% to get \$2,970. The sum of these two amounts is \$3,750. This is the estimated tax on your payment. This amount corresponds to 19% of the \$20,000 payment (\$3,750 divided by \$20,000). Enter "19" 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.