

# Premiere Select® IRA Request for Minimum Required Distribution Calculations based on 2002 Final MRD Regulations

In April, 2002, the IRS issued final regulations ("2002 Final MRD Regulations") intended to simplify and clarify the Minimum Required Distribution (MRD) rules. The 2002 Final MRD Regulations will be effective for MRDs taken on or after January 1, 2003. However, IRA owners can choose to use the 2002 Final MRD Regulations for determining 2002 MRDs. Under the 2002 Final MRD Regulations, the life expectancy tables (including the uniform lifetime table introduced by the 2001 IRS Proposed MRD Regulations) which are used to determine MRDs have been updated to reflect the increased life expectancies of more current mortality tables.

Generally, the 2002 Final MRD Regulations are more advantageous to most IRA owners. However, you should consult with a tax specialist to determine the best option for your specific situation.

If you wish to change your existing MRD payout plan to have National Financial Services LLC ("NFS") calculate your MRD payments based on the Life Expectancy factor from the 2002 Final MRD Regulations, you need only to complete this Form.

To request a new MRD payout plan calculated based on the 2002 Final MRD Regulations, this completed Form must be attached to a completed **Premiere Select IRA Distribution Request Form**.

Note: If you wish to use the 2002 Final MRD Regulations for MRD payout plans from more than one Premiere Select IRA, a separate **Premiere Select IRA Request for Minimum Required Distribution Calculations based on 2002 Final MRD Regulations Form** must be completed for each IRA.

Do not use this Form if you have already received your 2002 MRD amount. Please consult with a tax advisor.

## 1 Account Information

First Name MI Last Name

Premiere Select IRA account number (for new MRD requests, must match the number provided on the attached IRA Distribution Request Form)

Date of Birth   -   -     Social Security Number    -   -



5VIBGMRDW0115

**2 Election to have MRDs calculated based on Life Expectancy factor under the 2002 Final MRD Regulations — Please check one**

**Modification of Existing MRD payout plan** – I have previously requested NFS to calculate my MRD from my Premiere Select IRA indicated in Section 1 above. Effective with my next MRD payment,\* I hereby request to have all remaining MRD amounts in my payout plan calculated based on the Life Expectancy factor from the 2002 Final MRD Regulations.

(\*Please allow 5 business days from the date NFS receives this request in good order, for the calculation change to take effect.)

-- OR --

**New MRD payout plan** – I would like NFS to calculate my MRD payments from my Premiere Select IRA indicated in Section 1 above and have attached a completed **Premiere Select IRA Distribution Request Form**. I hereby instruct NFS to calculate my MRDs from my Premiere Select IRA based on the Life Expectancy factor from the 2002 Final MRD Regulations.

**3 Signature**

Please check to make sure you have completed all appropriate sections of this Form, then sign and date below.

I hereby instruct National Financial Services LLC (“NFS”) to use the Life Expectancy factor under the 2002 Final MRD Regulations to calculate my Minimum Required Distribution from my Premiere Select IRA indicated in Section 1 above.

I understand that if I have not previously requested NFS to calculate my MRD, I must also complete and attach a **Premiere Select IRA Distribution Request Form** to this **Premiere Select IRA Request for Minimum Required Distribution Calculations based on 2002 Final MRD Regulations Form**.

I understand that if I have already received my 2002 MRD from the above-named IRA, I cannot use this Form to request a change to the MRD amount already distributed to me.

I understand that if I am requesting a change to an existing MRD payout plan for my Premiere Select IRA indicated in Section 1 above, that by completing and submitting this **Premiere Select IRA Request for Minimum Required Distribution Calculations based on 2002 Final MRD Regulations Form**, I am instructing NFS to calculate any remaining MRD payment(s) in accordance with the 2002 Final MRD Regulations and that the new calculation for each MRD payment will take effect no later than 5 business days from the date that NFS receives this Form in good order. I understand that this instruction may result in a change in the amount distributed from my Premiere Select IRA indicated in Section 1 above. I further understand that my MRD payments will not be adjusted for any amounts distributed to me from my Premiere Select IRA indicated in Section 1 above that are not part of the MRD payout plan.

I understand that if I have elected the spousal exception on the **Premiere Select IRA Distribution Request Form** and I change my beneficiary designation at any time during the year, I must inform NFS of the changes including the impact of any such changes to my previously requested MRD calculation, and that my MRD amount may increase or decrease. I further understand that if I fail to instruct NFS as to the impact of any beneficiary change on my MRD calculation, subsequent distributions in my payout plan may not satisfy my MRD requirements.

I accept full responsibility for complying with the Minimum Required Distribution rules of Section 401(a)(9) of the Internal Revenue Code and related regulations. I indemnify Fidelity Management Trust Company (FMTC) and NFS and their agent(s), successors, affiliates, and employees from any liability in the event that I fail to meet the IRS requirements with regard to minimum required distributions.

Premiere Select IRA Customer Signature

Date (required)   -   -

Please submit this completed Form to your Investment Professional.

